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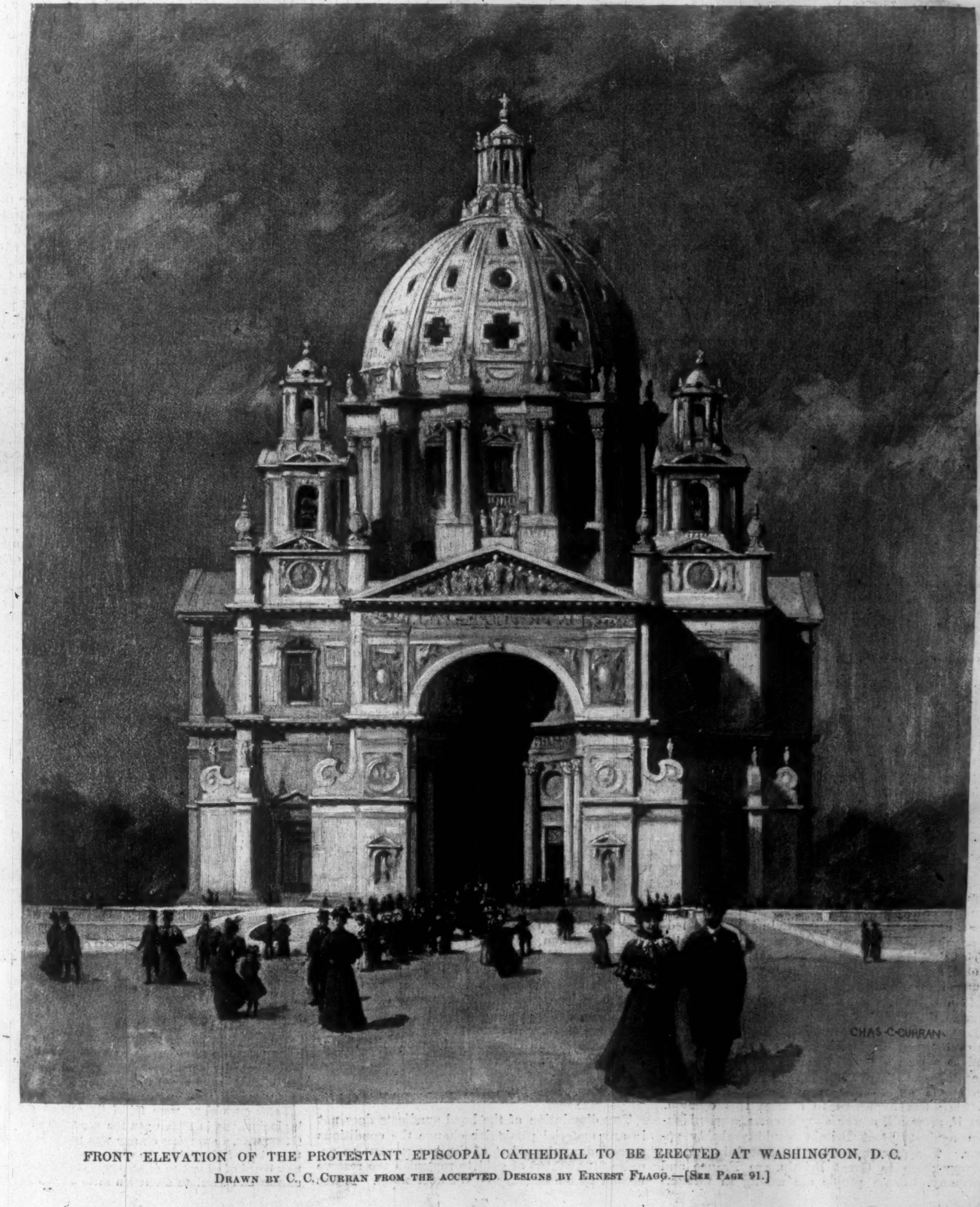

FRONT ELEVATION OF THE PROTESTANT EPISCOPAL CATHEDRAL TO BE ERECTED AT WASHINGTON, D. C.

Drawn by C. C. Curran from the accepted Designs by Ernest Flagg.—[See Page 91.]

HARPER'S WEEKLY.

(TWENTY-FOUR PAGES.)

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CONTENTS, NO. 2040.

THE PROTESTANT EPISCOPAL Cathedral at Washington. Ill'd.

EDITORIALS.

JAMES MONROE, 1758–1831. With Portraits by Gilbert Stuart, Healey, Vanderlyn, and Others.

THE LAST TRIP OF THE SEASON. Illustrated.

FUNCTIONS OF THE NEW YORK Clearing-house. Ill'd. Richard Wheatley.

LIFE AND LETTERS. W. D. Howells.

A RECENT JOURNEY THROUGH the West. Thirteenth Paper. How we Debauch our Indians. Illustrated. Julian Ralph.

A CHAPTER ON THE ISSUES AND Results of the Civil War. Ill'd. Major-General Nelson A. Miles.

STEVENSON MEMORIAL. Poem. Bliss Carman.

THE GRAY MAN. Fourth Instalment. Serial Story. Illustrated. S. R. Crockett.

THE TROUBLES IN ARMENIA. Refugees Arriving at a Khan or Road-side Inn among the Mountains.

THIS BUSY WORLD. E. S. Martin and Others.

AMATEUR SPORT. A Long-billed and Long-legged Fraternity. Stoddard Goodhue.

ENGLAND AND GERMANY.

THE wrath of our English cousins immediately after the publication of the German Emperor's famous congratulatory despatch to President KRUEGER of the Transvaal was very startling in its manifestations. That the British government should have taken umbrage at the tone of that despatch is intelligible enough. But the clamor for the ignominious expulsion of the German Emperor from British sporting clubs, and for his removal from the honorary colonelcy of a British cavalry regiment, and other outcries of a similar nature, had something childish about them. We doubt very much whether such demonstrations against a prominent person, Lord SALISBURY, for instance, would under the same circumstances have taken place in this country among corresponding classes of society. Our cousins exposed themselves to the suspicion that, while their government openly disapproved of Dr. JAMESON'S freebooting expedition, they really sympathized with it, and, after its failure, vented their spleen against the most conspicuous individual exulting over its discomfiture. The ostensible preparations for war are calculated somewhat to dignify these nervous outbreaks by creating the impression that the British government regards that despatch as an evidence of real menace to the integrity of the British Empire. Indeed, it is given out that the existence of a combination among several Continental powers formed under the leadership of Germany for the purpose of dismembering the British Empire is sincerely believed in by British statesmen.

It is quite improbable that such a plot should have existed at the time of the breaking out of the Venezuelan excitement, for had it existed the European press would not have so unanimously disapproved of President CLEVELAND'S action. At least the journals inspired by some of the Continental governments would rather have urged on the United States in the anti-British course in order to give Great Britain serious occupation on this side of the Atlantic. But the attitude of those journals was decidedly the opposite. The combination, if it exists at all, must therefore be of more recent date; its formation must have been contemporaneous with the South African trouble, which followed immediately on the heels of the Venezuelan excitement. The probability is that such a combination does not exist, but that the British government dreads the possibility of one at a moment when the very hearty and very general dislike in which England is held on the European Continent has again found something to feed upon. The European mind no doubt saw in the whole South African affair a new proof that Great Britain is determined to acquire by hook or crook everything in South Africa that is worth having, the Boer republics included, and it is quite probable that some of the powers interested there would be glad to put a stop to this. The talk about a combination has unquestionably so much for a basis.

Last week we expressed the opinion that the flurry between England and Germany would not lead to a war, but perhaps to diplomatic conferences about the partition of Africa in general and the status of the Boer republics in particular. Nothing has happened to change this opinion. But if, after all, a war should come, a combination against Great Britain would probably appear. The powers mainly interested in Africa, in opposition to Great Britain, are France and Germany. Some people are asking in wonderment how an alliance between France and Germany could be formed for any purpose without the previous surrender of Alsace-Lorraine by Germany to France. The fact is that Germany would, in case of a break with Great Britain, not look for an alliance with France in the first line. She would more naturally seek an alliance with Russia. Russia is the most inveterate antagonist England has. There can be no sincere friendship, and hardly good faith, between them. Apparent signs to the contrary must be regarded as delusive. The interests of these two powers clash at many important points from the Levant to Korea. They are constantly in one another's way. They have long watched one another's movements with the keenest jealousy—not, indeed, in Africa, but on the Bosporus and all over Asia. Each is eagerly on the lookout for opportunities to checkmate the other. Russia would therefore be most apt to drop into an anti-British coalition. An alliance between Russia and Germany might also have the effect of bridging over the apparently insuperable chasm between Germany and France, at least for the time being. The sentimental friendship between Russia and France is a notorious fact. It would in any event prevent France from antagonizing a coalition of which Russia forms part. It might even draw France into the coalition itself, leaving the Alsace-Lorraine question temporarily in abeyance. Such a thing has happened before. It will be remembered that at the close of the Japanese war Russia, Germany, and France acted in harmonious concert to restrain victorious Japan. A coalition between Germany, Russia, and France against Great Britain, next to Germany the best-hated country in France, would only be a repetition of that experiment. It is therefore not to be looked upon as an entire impossibility.

The only remaining Continental powers demanding consideration are Austria and Italy. Both are, as members of the "Dreibund," allies of Germany —to be sure, only for defensive purposes. But while they would not be bound to take part in an offensive war against Great Britain, they would have still less reason for joining Great Britain against Germany. Their interests would rather point in the opposite direction. Great Britain would, in this contingency, stand substantially isolated. If the coalition consisted of Germany and Russia only, she would still be much superior in strength on the sea, but the most important part of the war would be carried on not on the sea nor in South Africa, but in Asia, and probably in Egypt, where British interests are most vulnerable. In Asia the great land force of Russia is dangerously near to her gates, and capable of doing her incalculable mischief; and the influence of Great Britain in China, perhaps even in Japan, would be in great peril. If France should join the coalition even the old superiority of Great Britain on the sea would become very questionable, and with it the safety of that British Empire which encircles the globe.

At any rate, the possibilities involved in a war with Germany are serious enough to dissuade any British statesman from exposing his country to them without absolute necessity. On the other hand, it is hard to see why Germany should wish such a war. Of all the powers that might be engaged on her side, she would herself have the least to gain. Russia might obtain immense advantages in Asia, and perhaps even open her way to Constantinople. France might acquire the control of Egypt, and greatly strengthen her position in the Mediterranean. But Germany, in case of success, could hope only to get some slices of territory, with an enlargement of her "sphere of influence," in Africa, and perhaps, at the expense of Great Britain, an outpost here and there in other parts, entailing more burden than profit. At the same time she would help to strengthen two great Continental powers, whose ambitions she would, as to her real interests, have eventually much more to fear than the ambitions of England. While such considerations might dispose Russia and France in favor of such a coalition, they should move Germany to avoid the occasion for it; and it is very much to be hoped that such an occasion will be obviated by a peaceable settlement of all the pending differences. Indeed, such a war would bring incalculable calamities upon civilized mankind, and it would at the same time be fully as absurd as a war between the United States and Great Britain about the Venezuelan boundary.

THE STATUS OF THE POPULAR LOAN.

THE dissolution of the bond syndicate does not in any material particular change the conditions surrounding the effort of the government to acquire $100,000,000 of gold to replenish the reserve behind its outstanding legal-tender notes. It was never doubtful that the gold could be procured for the bonds, and it is not yet certain from whom the gold will come. Not until the awards are made February 5th shall we know how general is the disposition and the ability to advance gold to the government. Thus far nothing has occurred to indicate that the loan is popular—that is, subscribed for by farmers and small business men and the community in general, apart from bankers and capitalists.

It may be that a much larger number of financial institutions will take portions of this loan than were included in the syndicate, but a large proportion of the country banks that replied to a newspaper solicitation to subscribe from motives of patriotism represented that money was too profitably employed in their sections to admit of its investment in bonds at three per cent., or else expressed a willingness to take the bonds if important concessions in the matter of circulation were made to them.

The public offer of the bonds has the merit of satisfying the country that a small number of great capitalists will have no undue advantage in their purchase, and that the government will get the maximum price for its bonds. It seems to be forgotten that in November, 1894, bankers were very slow about taking the issue of bonds then offered, and the public showed no disposition whatever to take them, and the offer came very near being a failure. It is understood that banks finally consented to take the bonds upon representations that in no other way could the silver standard be averted. It was this experience in November that in the following February led the administration to negotiate at once with the loan syndicate. But a considerable portion of the public imagine that the syndicate made an exorbitant profit on the transaction, and would have thought the same had the pending issue been disposed of in the same way.

It is quite generally assumed, too, that the bonds will bring a higher price under a competition that all can participate in than they would have brought if disposed of by contract to a syndicate. At present this can neither be affirmed nor denied, but there is no analogy between this invitation to supply the government with gold and an invitation to supply the government with hay or steel; gold is a commodity that few persons have, or have the means of getting except by legal tenders from the vaults of the government itself. The number of possible competitors for the opportunity to sell gold, other than its own, to the government is small, but the public offer of the bonds will satisfy the suspicious that the government is making the best terms it can.

The letter of Mr. MORGAN to his associates shows that the syndicate was organized with no purpose to take advantage of the necessities of the government, but to assist the government, in default of other means, in maintaining the integrity of the currency. As the public offer of the loan was made immediately after Mr. MORGAN'S suggestion to that effect, and when the administration knew that if the loan failed with the people the syndicate was ready to take it, it may be inferred that the syndicate was the means of the public offer of the loan. Its dissolution will permit its members to make individual bids for bonds, and the country has the assurance that if the small capitalists do not take the bonds large capitalists are ready to.

Secretary CARLISLE has issued an order making the terms of payment for the bonds more easy, to avert the threatened contraction, but there has already been a considerable contraction of loans by the banks of this city, and gold and legal-tender notes command a premium. The premium on the latter is evidence that they are being secured for the procurement of gold from the Treasury for the purchase of bonds, and the premium on either is an item of expense that affects the price that can be paid for the bonds. The gold reserve shrinks daily, but not more rapidly during the present month than during December.

THE MANITOBA SCHOOL ACT.

THE "Manitoba Act" of 1870 provides, in relation to laws affecting education, (1) that existing denominational schools shall not be prejudicially affected; (2) that an appeal shall lie to the Governor-General in Council from any act affecting the rights of the Protestant or Roman Catholic minority; and (3) in the event of any law not being passed to carry out its provisions, or that any appeal thereunder is not made effective, that the Parliament of Canada is empowered to make remedial laws to meet the case.

These provisions were faithfully carried out in the beginning, but in 1890, upon the accession of Hon. Mr. GREENWAY, a sweeping change was made in the educational law of Manitoba; the statutes were repealed, and a new board of education created, with full control over all schools and absolute discretion as to what religious exercises should be allowed. It may readily be conceived that "unsectarian" schools in a community avowedly Protestant, and conducted under the direction of a board practically Protestant, would hardly inculcate religious truths or conduct religious exercises in a manner acceptable to the Roman Catholic minority. Taxes for the support of these schools were ordered to be levied and collected by the municipal councils, and Catholic school districts covering the same territory as Protestant ceased to exist, their assets accruing to the new system; and it was further enacted that should any school fail to comply with the new law it should not participate in the provincial grant for education.

The dissatisfaction of the Catholic minority grew steadily, and in 1892 they petitioned the Governor-General in Council, claiming their rights and privileges were affected by the new law. Everything possible was done to bring the case to an issue, but the government of Manitoba refused to argue.

On the 26th of July, 1892, the Dominion government sent a full communication on the subject to the government of Manitoba, which set forth all the grounds of complaint, and expressed "the most earnest hope that the Legislature of Manitoba may take into consideration at the earliest possible moment the complaints which are set forth in this petition,....and may take speedy measures to give redress in all the matters in relation to which any well-founded complaint or grievance be ascertained to exist." This the Dominion government requested should be laid before the provincial House.

The Manitoba executive at once answered by an order in council that they saw no reason for recommending the Legislature to alter the principle of the legislation complained of, and so the matter waited for the opening of the provincial Parliament in February, 1895.

In the mean time the judgment of the Privy Council on the appeal of the Roman Catholic minority was rendered (January 20, 1895). It found that the minority had grievances and were entitled to relief. Its conclusions are moderate, and seem expressly worded so as not to wound the susceptibilities of the Manitoba Legislature, which met on the 14th February, 1895, but the memorial was never presented to the House. In his opening speech the Lieutenant-Governor declared, in relation to the possible attitude of the federal government in the matter, that "it is not the intention of my government in any way to recede from its determination to uphold the present system." A month later, on the 21st March, the remedial order was passed by the Parliament of Canada declaring the disabilities of the Roman Catholics under the new law, and that the system of education embodied in the two acts of 1890 be supplemented by a provincial act with such modifications as may be necessary to restore to the Roman Catholic minority the rights and privileges of which it was deprived under certain paragraphs.

To this the provincial government replied that they could not accept the responsibility of carrying into effect the terms of the remedial order.

Since then each new offer of the federal government has only met with even more outspoken opposition, and no desire has been shown even to compromise the differences.

As was natural, much was made of the issue from a political point; the English members of the cabinet deemed it of vital consequence to their French colleagues, but the late startling developments give fair ground for the supposition that they vastly overrated its importance, and hesitated to give their support to the measure which Sir **Mackenzie Bowell**'s government pledged itself to pass for the relief of the minority.

It has frequently been stated that the whole trouble has arisen through the arrogance of the federal government's too peremptory demands upon the younger Legislature, but a glance at the facts of the case and a comparison of the dates of the different messages preclude any such judgment. Manitoba holds the possibility of serious trouble in her grasp, and seems determined to push her advantage without regard to the much-vaunted quality of "fair play" long claimed to be exclusively another "British possession."

ARMENIA.

While public attention has to a great extent been diverted from Turkey by the Venezuelan and South African questions, the situation of the Armenians has been steadily growing worse. Open massacre has to a degree ceased, although two cities in northern Syria—Bireh-Jik, on the Euphrates, and Urfa—have suffered terribly, the number of killed in each being stated as not less than 2000. Massacre, however, has been followed by a persistent persecution and widespread destitution, not less effective for the desolation of the country and the loss of life. The details of the persecution are only just coming to light, and show a degree of oppressive tyranny such as was scarcely known even in the times of the early Church. Hitherto the Moslem cry has been "Islam, tribute, or the sword," with the implication that those who accepted the payment of tribute should find protection. Now, however, throughout eastern Turkey, the sole alternative offered is "Islam or death," and what this means can better be imagined than described. A hint of it is furnished from the fact reported to this country that defenceless women on every hand are given over by authorities to chance soldiers or Kurds to do with as they please. For a man to realize that to refuse acceptance of Mohammedanism means not merely death for himself, but suffering and outrage worse than murder, and final death through destitution, starvation, and cold, for his loved ones, is a terrible situation.

It is, accordingly, no wonder that thousands upon thousands throughout the whole land have chosen the false faith, identified as it has been with centuries of oppression and wrong, rather than subject those dear to them to such a fate. In the plain of Harpoot, where only a short six months ago there were scores and hundreds of Christian churches, not a single Christian service is being held to-day, except in the dismantled houses of the American missionaries. Everywhere the churches have been turned into mosques, and terrified, half-paralyzed men are tremblingly learning Moslem formulas, that they may thus protect those dearer to them than their own lives. If the question is asked, "Why do not these people fight for their honor and their lives?" the answer simply is that they are paralyzed by the long-continued oppression and by the simply overwhelming power of their enemies. For centuries they have been refused the use of arms, and now they find themselves an utterly insignificant minority against the most brutal force known in modern times.

The suffering from famine and cold also is scarcely less than that from this bitter persecution. From every city of the land come the most piteous appeals for help. One noble American woman in Van is to-day employing over 900 persons, who represent over 4500 souls, who are kept from starving and freezing through her efforts and the contributions of friends. Yet she has to send away hundreds of applicants, who crowd around her daily with such desperate persistence that she cannot walk to and from her workshop without being fairly pulled to pieces by the famishing crowd. In another city the Americans are practically prisoners in their own houses, and can do very little for the relief of those about them. Still, they can do something. In still another the missionaries are entirely supporting several hundred on their own premises, and to them come from day to day one and another who have escaped from the burned and ruined villages with absolutely nothing to eat and almost nothing to wear. The story might be repeated for every single city and large town of eastern Turkey. To say that the sufferers are numbered by the hundred thousand is scarcely sufficient. The terrible destitution is only realized when items are taken up one by one.

One single illustration is but a sample. A little boy of six was brought to an American physician badly burned. When the Kurds entered his home he had rushed in terror to his mother, calling to her, "Mother! mother!" A Kurd said, roughly, "I will teach you to cry 'Mother,'" seized him, and tossed him into a brick oven in the floor which was full of live coals.

All this time the Turkish government is issuing statements that it furnishes relief. In some cases loaves of bread have been given, but they have been thrown broadcast into the crowd, instead of being distributed to the most needy. In other cases where word has gone forth that supply stores have been opened there is no truth whatever in the statement. Now has come the refusal to allow the Red Cross agents to enter the country. In a sense this is a relief, as it shows more conclusively than anything else can the bitter determination of the government to wipe out the most frugal and industrious part of its population simply because they had dared to ask for protection from wrong.

It, however, lays an added responsibility on the American government to see that American citizens in Turkey are fully protected, not merely in their persons and their property, but in their right to help the destitute who are on every side.

THE RISING TIDE OF GOLD.

Astonishing and pregnant figures are those which show the world production of gold for 1895 to have been above $203,000,000. Nothing like it has ever been known before. The United States, Africa, and Australasia each put forth forty-four millions, and Russia is not far behind with thirty-four millions. The total of more than two hundred millions represents a production half again as great as that of four years ago, and twice as great as the average yield throughout the years from 1870 to 1890. Indeed, it is within the brief interval since Mr. **Cleveland**'s first election that the gold supply has doubled, as that supply has been known to this generation. It is now larger by a half than in the years when the virgin fields of California and Australia poured forth their golden flood; twenty times greater than in any year from the opening of the century down to 1840; equal to the entire product of two decades before or after the adoption of the gold-basis currency scheme of 1816. The mere increase for 1895 over the year preceding—an increase of more than twenty-four millions—was nearly twice the whole world's output in any year down to the Mexican war. The glories of the "bonanza" days, when nuggets worth a fortune could be picked up on the hill-sides, grow dim beside the achievements of modern machinery and modern science.

Yet ten years ago it seemed that yellow-metal mining was doomed to undergo a steady decline. The richest fields seemed approaching exhaustion; the whole earth could hardly yield one hundred millions a year. Then, in derision of prophecy and to the upsetting of all calculations, a new era dawns, the supply is doubled in seven years, and so great a yield is predicted for the immediate future that we are now face to face with a condition not merely novel to our day, but absolutely unique in history—a prospective glut of gold.

The causes so swiftly operating to produce so singular a change from three years ago, when precisely the opposite prospect was in full view of all men, can hardly be set out in a sentence; they have been many. The development of the rich placers of Russia and the discovery of new fields in Africa and Australia have contributed; so have the improvements in mining machinery, the spread of railroads, and the cheapened cost of working due to the universal fall in prices. A mining journal before us computes from an elaborate table that in Colorado labor and supplies which in 1870 cost $100 now cost but about $27, or, roughly, one-fourth what they did a quarter of a century ago. All these things have been operative.

But in the most remarkable instance of gold-development of recent times, that over which half the investing world went mad, in South Africa, the whole story is told in a single word—cyanide. Without the new process there would practically have been no South Africa; and this means there would have been no general revival, at least at this time, of gold-mining. The ores of the Transvaal are for the most part of low grade; on the average they carry only about eleven dollars of gold to the ton of ore, and before the use of the new process only about one-half the gold could be obtained. Treatment of the "tailings" and "concentrates" by cyanide gains from thirty to forty per cent. additional of the values, and, broadly speaking, furnishes all, and more than all, the profit there is in working the mines. The total product of the Transvaal for the last year is $42,000,000. So it may be said that the new process has, in a single instance, added at least one-third to the world's gold supply, as that supply stood through twenty years down to 1890. And this is but a beginning.

The cyanide process has come into general use only within the last five or six years, and the part it is destined to play in the gold production of the future is not easy to forecast. Its success in New Zealand has been even greater than in the Rand. In other instances it has signally failed. In California it has so far proved of little value. On the other hand, in Colorado and Utah it has been exceedingly effective. The recent article on Cripple Creek, in which the new process was briefly described, told of the hopes entertained in Colorado's wonderful new camp. There is little doubt of the existence elsewhere in Colorado and in surrounding States of immense quantities of low-grade ore for which this process seems peculiarly adapted. In view of these facts, and with the discoveries which must follow the revival of gold-prospecting, it seems safe to predict that the production of gold in the United States will steadily increase for an indefinite period. Our production this year was a third greater than three years ago; and Colorado, which this year not merely turns from chiefly a silver-producing State to a gold State, but likewise becomes the first gold State of the Union, will turn out more than three times the yellow metal it did the year before the silver-purchase act was repealed. The yield in California this year is considerably greater than for a long period, and the new fields of Utah and Washington seem likely to steadily swell the grand total.

What is true of this country seems much the case in other lands. There is nothing to indicate that the South-African fields have reached their maximum output. So far from that, eminent mining engineers have made predictions of a possible yield approaching a hundred millions by the close of the century, with enough ore to last for years to come. Indeed, experts of standing, presumptively sane, have estimated the calculable gold deposits of the Witwatersrand at above twenty-five hundred millions, and of the whole Transvaal at above thirty-five hundred millions. That is to say, they declare that there is "in sight" in these fields gold equal in value to one-half the total output in all the world from the time that the two Americas were discovered.

Armed with such facts as these, there are not wanting prophetic statisticians to offer a guess of a gold production in 1900 of $300,000,000. Should these estimates prove well grounded, the world's gold product will have been tripled within the present decade. To such vast consequences do the discovery of the cyanide process and similar economical methods, and the revival of gold-mining which they have prompted, already seem likely to lead. Nor can we well set bounds upon the possibilities of the immediate future. If within five or six years revolutionary processes have been brought into use with such unlooked-for results, what may we expect of the next few years? Any one at all acquainted with the subject understands that there are incalculable quantities of gold-bearing ores and sands of too low grade to repay treatment at the present time. The revival of gold-mining will offer rich rewards to the inventive and scientific genius which will find a way to capture this sequestered wealth. New processes of constantly increased effectiveness will attack still lower and lower grades of ore, and as the new and perfected methods of extraction find their way over the earth the volume of gold must grow year by year.

Such a prospect is not without a certain speculative interest to the economist and financier. If the output for 1900 reaches the stupendous total of $300,000,000, will it be possible for the nations to keep their mints open for the free coinage of gold? At the present time not more than a third of the entire output is consumed in the arts, and it hardly seems possible that this demand can keep pace with the rapid increase of production. A constantly increasing proportion, then, of a steadily augmented total will seek coinage into money. The possible result is obvious. It would mean such a monetary expansion or inflation as not even the Populistic dreamer has dared entertain in his most Pefferian reveries. Meanwhile, to speak more of matters of fact, it is worthy of note that the threatened "scramble for gold," of which we heard much but a year or so back, does not seem likely to come off.

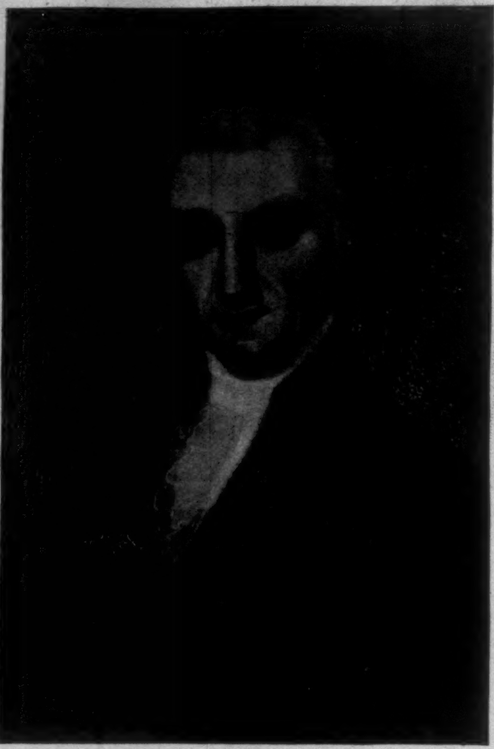
JAMES MONROE, 1758–1831.

JAMES MONROE, when he was inaugurated President of the United States on the 4th of March, 1817, had served a longer apprenticeship in the public service than any man who had held or who has held that exalted post.

He was born in Westmoreland County, Virginia, in 1758. This was the native county of Washington, and also of the Lees; in the adjoining county Madison was born. The antiquaries have studied this neighborhood with enthusiastic diligence, and those of three generations ago were in the habit of speaking of the region as the Athens of Virginia. During Monroe's boyhood the people of his section were intensely excited by the passage of the Stamp Act, and they showed their hostility to the arbitrary rule of the British government by vigorous remonstrances. Indeed, Bishop Meade has declared that Virginia had been fighting the battles of the Revolution for one hundred and fifty years before the Declaration. In 1774 Monroe entered William and Mary College. Two years later three of the professors and thirty of the students left this college to join the Continental army at the headquarters of Washington, near New York. Among the students were James Monroe and John Marshall. Monroe became a Lieutenant in the Third Virginia Regiment, and fought in the battles of Harlem, White Plains, and Trenton. At Trenton he was wounded in the shoulder, and the Captain of his company, William Washington, was shot in the wrist. In the campaigns of the next two years Monroe served on the staff of the Earl of Stirling, with the rank of Major, and took part in the battles of Brandywine, Germantown, and Monmouth. At this last battle he was with Lafayette when that gallant Frenchman was wounded. Monroe returned to Virginia with the rank of Lieutenant-Colonel, and endeavored again to enter the Virginia line; but Virginia was not able to equip any more troops, so Colonel Monroe's military career came to an end, though Jefferson employed him as a commissioner to the army in South Carolina, to report on its condition and needs. Monroe's military career was not long, but the military title was enduring, for he held it for the remainder of his life, and was usually spoken of, whether United States Senator, foreign Minister, Secretary of State, or President, as Colonel Monroe.

Inaction at such a time was not to the taste of this young man, and for several years he fretted in ill humor at his lack of opportunity. Finally he concluded to study law, and this he began as a pupil and protégé of Jefferson, then Governor of Virginia. When he was twenty-four he was chosen to the Virginia Assembly, and was also made a member of the Executive Council. The next year he was a member of the Continental Congress, and continued in that body three years. While in New York he married Miss Kortright, and in 1786 returned to Virginia, where he practised law in Fredericksburg. The next year he went again to the Virginia Assembly, and a year later he was a member of the Virginia Convention to ratify the Constitution. He took an active part in this work, and it was here that he drew upon himself the enmity of the Federalists, a partisan opposition which lasted as long as the Federalist party was a factor in American politics. In 1790 Monroe took his seat in the United States Senate, and he was continuously an opponent of Washington's administration. Mr. Morris as Minister was not acceptable to the French, so Colonel Monroe was selected by Washington to fill this post. Every one was surprised, as Monroe was particularly hostile to Washington's foreign policy at that time. He accepted, however, and arrived in Paris just after the fall of Robespierre. Not another civilized nation had a representative in France at that time, and the Committee of Public Safety hesitated to receive the newly arrived American. He waited a fortnight, and then addressed a letter to the President of the Convention. He was invited to appear before the Convention the next day. He delivered his credentials, and made an address warm in its sympathy for the French Republic, and easily capable of an interpretation of hostility towards Great Britain.

He was rebuked by the administration and recalled two years later. Monroe did not submit tamely to this treatment, but reached home full of wrath. In Philadelphia he was entertained at a public dinner by Vice-President Jefferson, Speaker Dayton, Chief-Justice McKean, and other conspicuous men. He resumed his journey to Virginia, but in passing through Alexandria failed to call on Washington at Mount Vernon. The next year he published a book of more than five hundred pages, entitled *A View of the Conduct of the Executive.* This book appears to have stirred up Washington, for he wrote a reply to it, which was published by Sparks. This book by Monroe assisted in fanning party passion to a heat unknown before in America, and leaders said things of one another which now seem unwarranted and undignified. This heat and fury resulted in the passage of the obnoxious Alien and Sedition Acts.

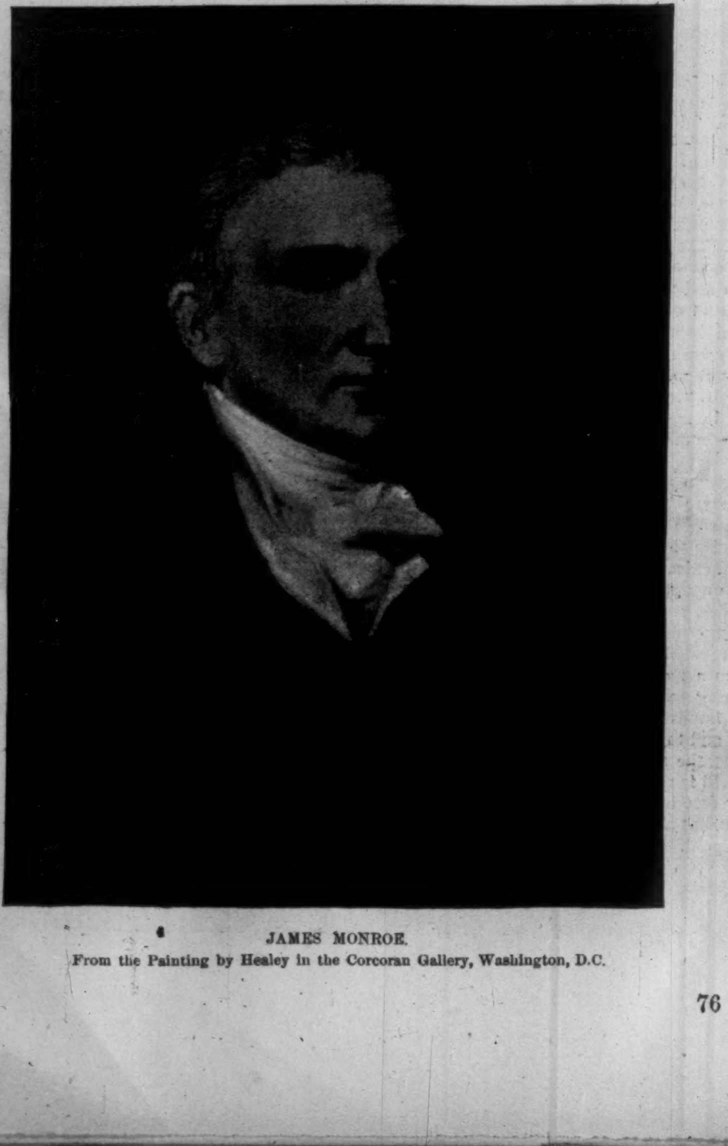

JAMES MONROE.
From the Painting in the old State Capitol, Richmond, Virginia.

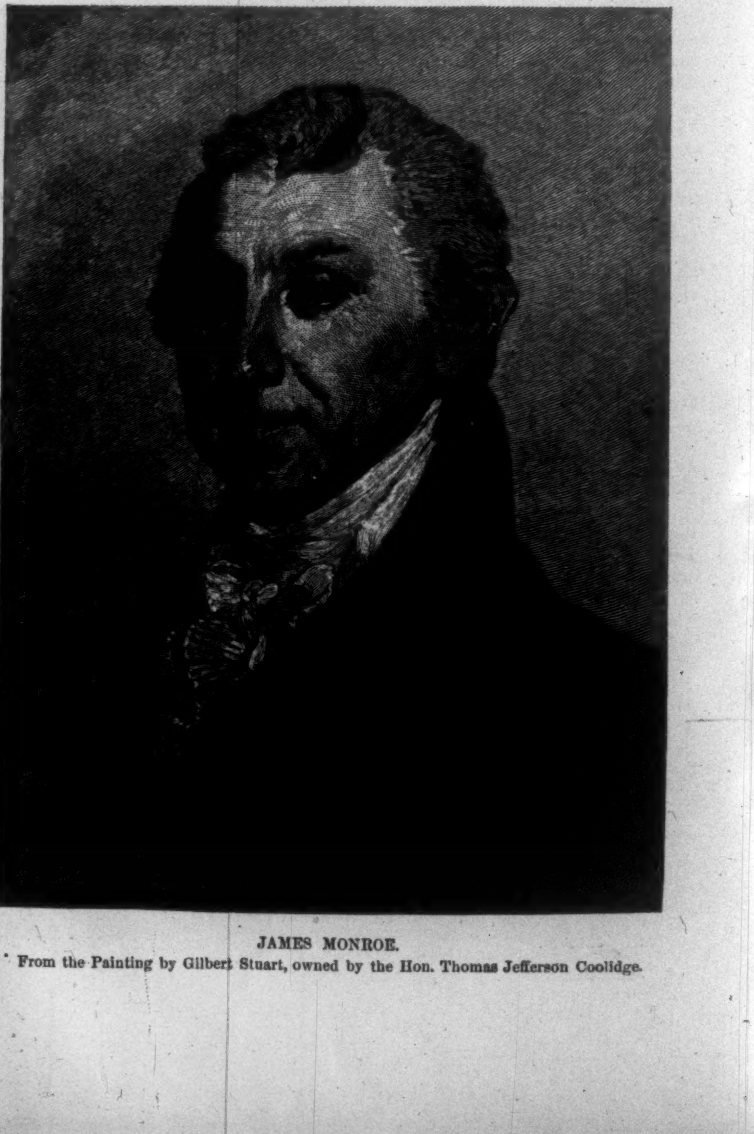
In 1799 Colonel Monroe was elected Governor of Virginia over John Breckenridge, and was twice re-elected, serving till 1802. During his term of office occurred that slave insurrection known as "Gabriel's Rebellion." Meantime Jefferson had become President. In 1803 Monroe was commissioned Minister to France and Spain. Jefferson was ambitious to secure Louisiana. "There is one spot on the globe the possessor of which is our natural enemy," wrote Jefferson in 1802. "That spot is New Orleans. France placing herself in that door assumes to us the attitude of defiance. From that moment we must marry ourselves to the British fleet and nation." Eighteen days after Colonel Monroe's arrival in Paris the treaty ceding Louisiana was signed. This was not only the largest real-estate transaction ever made, but it was one of the most momentous happenings in the history of the New World. From France Colonel Monroe went to England, and then to Spain, being commissioned to all three countries. He endeavored to secure Florida from Spain by treaty, but the time was not then ripe for such a transaction. In England he negotiated a treaty, with the assistance of William Pinkney, Lord Holland being the British negotiator. This negotiation was to prevent a war which seemed inevitable, and which finally came in 1812. The treaty, however, made no provision against the impressment of our seamen, and Mr. Jefferson did not even send it to the Senate.

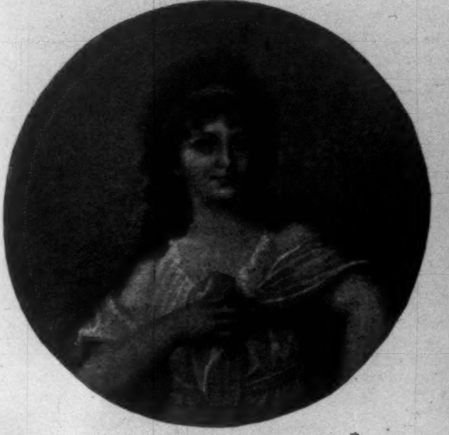
About this time Colonel Monroe became very tired of public life, and was anxious to return to Virginia and his law practice, but in 1810 he again went to the Virginia Assembly. The next year he was again chosen Governor of Virginia. The same year he was appointed Secretary of State by Madison, who had been President for two years. The next year Colonel Monroe communicated to England a declaration of war—a war that came about through the failure of Monroe's mission six years before. Monroe was now inclined to give up his cabinet portfolio and to take to the field, but Madison prevailed upon him to stay in Washington.

No man in America was more disgusted than James Monroe at the lame defence made by the American armies in the beginning of that war. He insisted that the War Department was in incompetent hands, and he recommended that Madison remove General Armstrong, the War Secretary. Armstrong was retained, however, until the fall of Washington and the destruction of the Capitol. Then he gave place to Colonel Monroe, who retained both portfolios. As Secretary of War he infused fresh vigor into the army, and was so enthusiastic and determined that he fairly snatched victory from defeat. He hastened the militia to the support of Jackson in New Orleans, and never hesitated in his entire belief in the popular support of measures taken for the defence of the country and the defeat of the enemy.

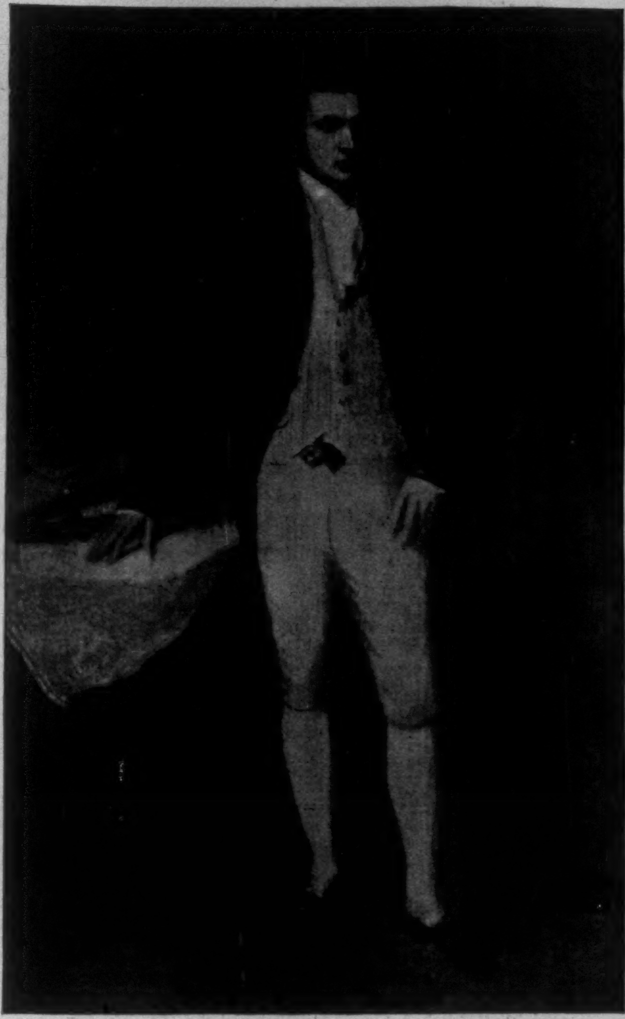
When Madison's second term expired, in 1817, Monroe succeeded him, and held office till 1825. In his first election he received 183 votes to 34 for Rufus King. In the second election there was only one vote against him, that being cast for John Quincy Adams. The administration of Colonel Monroe was called "the era of good feeling," as the United States was at peace with all the world, and the material development was most gratifying. The new President, thoroughly trained to his duties by an expe-


JAMES MONROE.
From the Painting by Healey in the Corcoran Gallery, Washington, D.C.

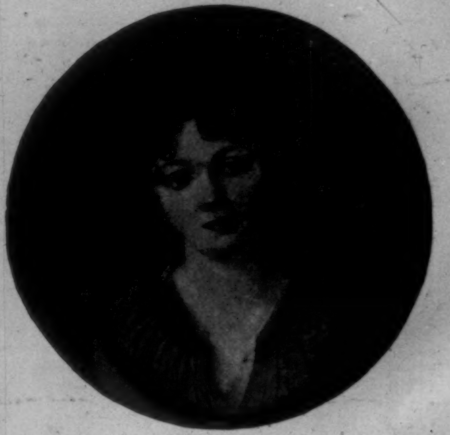

JAMES MONROE.
From the Painting by Gilbert Stuart, owned by the Hon. Thomas Jefferson Coolidge.



MRS. JAMES MONROE.
From a Miniature by Seney.



JAMES MONROE.
From the Painting by Vanderlyn in the Aldermanic Chamber, New York.



MRS. HAY, DAUGHTER OF JAMES MONROE.
From a Miniature by Carvson.

rience of more than forty years of public life, called to his counsel some of the ablest men we had in this country. John Quincy Adams was Secretary of State; W. H. Crawford, Secretary of the Treasury; John C. Calhoun, Secretary of War; and William Wirt, Attorney-General. These were strong men, and they might have been joined by Henry Clay had that intrepid debater consented to go into the cabinet. In the summer of 1817 the President, accompanied by the Chief of Engineers of the army, made a tour of the country to inspect fortifications. They visited the important cities of the Atlantic seaboard as far east as Portland; they then went west through New Hampshire, Vermont, and New York to Detroit. Everywhere were receptions and speeches, and the trip was a great success, adding immensely to Monroe's popularity. In 1819 Florida was ceded to the United States by treaty, notwithstanding Clay's opposition to its ratification. That same year it was proposed to admit Missouri to the Union. The discussion, which lasted until the great civil war of 1861–5, resulted in the famous Compromise, and Missouri became a State in 1821. In the second year of his second term Monroe recognized the independence of Mexico, and the next year, in his annual message to Congress, he enunciated the famous "Monroe doctrine," of which so much has been heard of late. At that time the Spanish colonies in Central and South America were fighting for independence, with every prospect of success. The Holy Alliance—that is, the Roman Catholic countries of Europe—was, it was thought by England and the United States, contemplating the reconquest of these colonies and the parcelling out of the territory among themselves. It was at this time that President Monroe enunciated his doctrine, which is a corollary of Washington's declaration that Americans should not concern themselves in the politics of Europe. After stating the designs of the allied powers, as he understood them, Colonel Monroe wrote:

"We owe it, therefore, to candor and the amicable relations existing between the United States and those powers to declare that we should consider any attempt on their part to extend their system to any portion of this hemisphere as dangerous to our peace and safety. With the existing colonies or dependencies of any European power we have not interfered and shall not interfere. But with the governments who have declared their independence and have maintained it, and whose independence we have, on great consideration and on just principles, acknowledged, we could not view any interposition for the purpose of oppressing them, or controlling in any other manner their destiny, by any European power, in any other light than as the manifestation of an unfriendly disposition toward the United States."

The next notable event in the Monroe administration was the reception of Lafayette in 1825. Lafayette and Monroe had been friends during the Revolution, and when Monroe was Minister to France he had assisted Madame Lafayette financially while using his good offices to secure the release of her husband from prison. When Monroe had retired from the Presidency he was greatly embarrassed financially, as he had spent nearly all of his private fortune in the expenses of public life, and had saved nothing from his various salaries. Lafayette with great delicacy tried to come to his relief, but Monroe declined. Congress, while he was alive, failed to reimburse him for his expenses abroad, but after his death a modest sum was voted to his heirs. It was truly pitiful that such a man after such patriotic services should have been left in poverty in his old age.

When he retired from the Presidency he returned to his home, Oak Hill, in Loudoun County, Virginia, and during the remaining years of his life divided his time between there and the residence of his daughter in New York. He died in New York July 4, 1831, and was buried there. In 1858, the centennial of his birth, Monroe's remains were taken to Richmond with a military escort and reinterred there.

In personal appearance Colonel Monroe was large and rugged; in manner he was a trifle awkward. But those who came in contact with him were never left in doubt as to his entire sincerity and frankness.

When he smiled and his blue eyes lighted up he was quite attractive, but he generally disclosed only the serious side of his nature. He was not a fluent and ready speaker, nor did he write with ease and finish. But he managed to make himself understood, and his formulation of the American idea of the responsibility of the United States as to American affairs is not likely to be disturbed by any questions now pending.

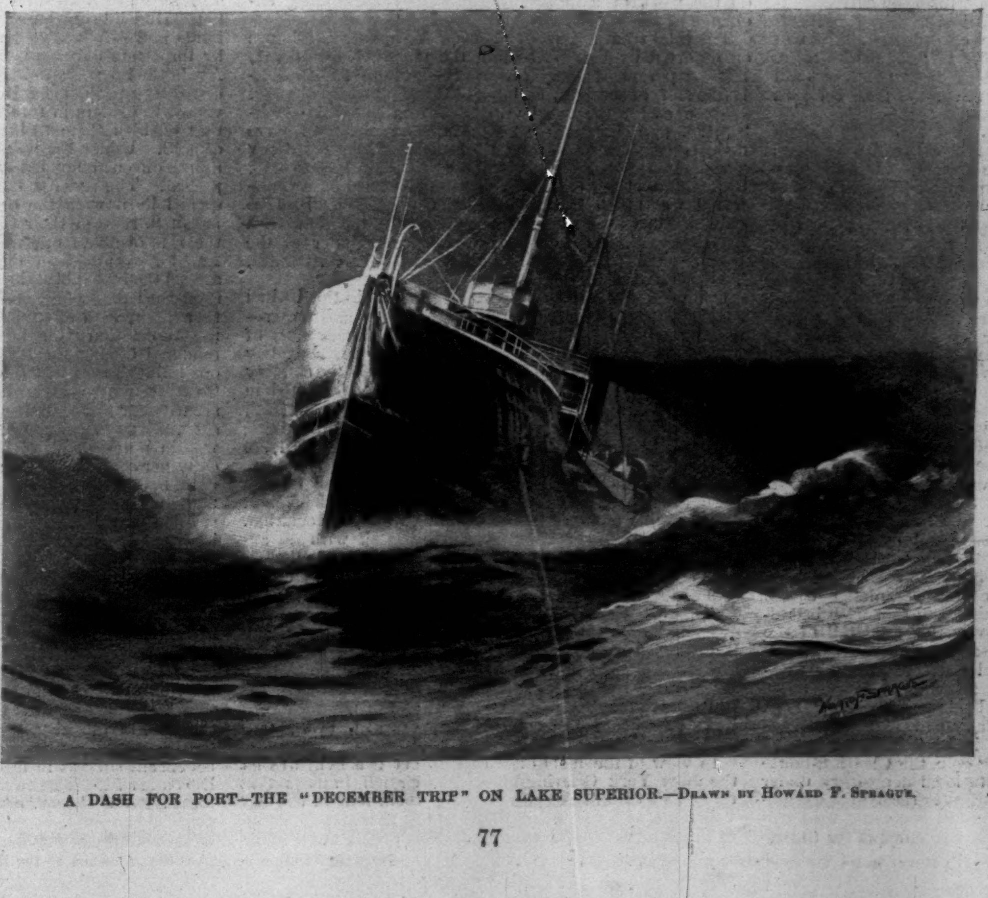
THE LAST TRIP OF THE SEASON.

The "December trip" on Lake Superior means the last dash of the season for a cargo. When the snow-flurries and freezing winds of November sweep over the lake small vessels of every kind begin to disappear, and only the large steamers are left for the final struggle with ice-locked harbors and the perils of a blizzard-tossed sea. The December trip in a season of low freights may mean escape from financial disaster, and in a time of high freights, such as prevailed in the latter part of the year 1895, means that comfortable margin of profit which men engaged in large business enterprises always seek and only in times of general prosperity usually secure.

This last trip of the season has therefore an element of risk and perilous adventure. It calls, in some degree, for the spirit that is necessary for blockade-running in time of war, or a final sprint on an ice cap by a party of arctic explorers before retreat. The ice is forming for the winter in the "Soo" River at the eastern end of the lake when this trip is made. The steamer crushes through it, and passing through the locks, crowds at full speed for Duluth or Port Arthur. The tossing and storm-racked vessel reaches port. It smashes its way through ice sometimes six inches thick, and pulls up beside a dock. A cargo is shot aboard, the vessel starts away almost before the workmen can even scramble ashore, the tugs scream a farewell salute, and a race as intense as that of a transatlantic liner for a record begins for the eastern end of the lake. The locks, the "Soo" River, the tortuous channels of Hay and Mud lakes must be passed before ice that cannot be broken is formed. In this race against winter lie safety for men and ship and profits for owners.

The 1895 season was the most successful in the history of lake shipping. The amount of freight carried was greater than ever before. For the first months prices were so low that there was almost no profit in the trade. Then came the boom in iron, and prices went to the other extreme. In the midst of this prosperity came unusually low water in the rivers, and many an owner saw loss staring him in the face. When high water came again a series of early winter storms was encountered. The high prices of freights continued, however, and this made the December trip attractive and almost necessary for owners. It was probably made by more steamers than ever before in the history of Lake Superior.

Indicative of the prosperity in lake shipping is the fact that the ship-yards along the shores of the lakes were never so busy. More vessels are built there than anywhere else in the United States. Although these yards are busy all summer long, as a rule, they take on increased activity as soon as navigation closes, and especially after a prosperous season such as that of 1895.



A DASH FOR PORT—THE "DECEMBER TRIP" ON LAKE SUPERIOR.—Drawn by Howard F. Sprague.

FUNCTIONS OF THE NEW YORK CLEARING-HOUSE.

THE new exchange of the New York Clearing-house Association, situate on Cedar Street, between Broadway and Nassau Street, is one of the most notable buildings in the metropolis. Costing, with the ground on which it stands, about one million dollars, constructed of marble, Italian Renaissance in style, with touches of the Colonial and Revolutionary periods, its architectural adaptations are specifically suited to the vast business conducted within its walls. Entrance is by porches at the ends of the façade, through arched doorways with handsome vestibules. The first floor is occupied by tenant banking offices. On the second, which is reached by a stairway of easy ascent and square landings, Ionic columns and balustrades, with enamelled white and gold iron-work, are the administration offices, including those of the managers, clerks, committees, and the board-room of the Association. Here, in the cash department, the daily balances of exchange between the banks are received from and paid to their messengers, after the amounts have been ascertained in the exchange, or clearing-room, on the floor above.

Exteriorly, over the main cornice, surmounting the two lower Corinthian stories, is an attic of liberal height, divided into panels separated by statues posited on pedestals, crowning the four front columns. In the panels are rich carvings of the national, State, and city coats of arms, set in elaborate open-work scrolls and foliage.

The clearing-room, in the third story, is sixty feet square, with wings making a length of eighty feet. Its ceiling is a dome rising to the height of twenty-five feet above the twenty-foot walls on which it rests. Panelled in style of the Roman Renaissance, this room is occupied by the desks of the settling-clerks, each of whom has his numbered station. In the rear of the clearing-room is a wing of the building, in whose three upper stories are the dining-room for officers and clerks, janitor's private rooms, and other offices. In the basement are three large money-vaults, and the engineer's quarters. Walls are of full thickness; columns, girders, and floor beams separately calculated for their loads and strains. The whole structure is scientifically sanitated. Its essential idea is that of public finance; and the embodiment of that idea is at once dignified and chaste, practical and ornate. It is the latest and most characteristic achievement of the American commercial capital. It is the concretion and culmination of convenience. So is the system it represents. Convenience, with safety and profit, is what it realizes. In equal measure is this true of the work done within its walls.

Convenience dictated the use of money—one of man's most fruitful devices—in the clearance of commercial exchanges. It settled upon gold as the standard of value, and as true money everywhere. Since the discovery of America the world's production of gold has been $8,399,101,000, and of silver, $9,909,041,000. The aggregate amount now available is computed at more than $6,000,000,000, and the annual production at from $350,000,000 to $400,000,000. On January 1, 1896, the United States Treasurer reported $484,728,547 in gold and $123,623,612 in silver coin, $49,936,439 in gold and $336,076,648 in silver certificates, $115,726,769 in Treasury notes, $230,855,873 United States notes, $31,605,000 in currency certificates, and $206,653,836 in national bank notes in circulation in this country—a net *per capita* of $22.36.

Convenience induced the popular acceptance of notes and certificates as representatives of money when certain of redemption—as presented for payment—by metallic currency or bullion. They perform the functions of money better than the precious metals, often command a premium in foreign lands, and virtually increase the amount of capital available for productive purposes. Convenience also suggested the use of credit instruments, and acceptance of notes, or promises to pay specified sums at definite times, with or without interest, at banks or kindred fiscal establishments. Convenience taught how to draw bills of exchange in all their forms on correspondents in domestic and foreign countries; and how, by arbitration of exchange, or exchange of orders, to liquidate debts without the transfer of cash. Checks, bank drafts, notes, and bills of exchange, passing from hand to hand by endorsement of the payee, serve for the time being as so much additional money.

All these instruments of credit must ultimately be converted into cash on presentation at the desks of the several fiscal institutions where they are payable. Convenience to bank depositors has always required them to deposit all checks, drafts, bills of exchange, and notes owned by them with their several banks for collection. A bank in New York may receive checks every day on all the other banks, while all the other banks may receive checks drawn upon it. Bank porters, formerly employed for collections, often passed the entire day in discharge of duty. Sums collected from debtor banks were not infrequently used to meet the demands of creditor establishments. Transfers were too numerous to be readily traced, and tangles were too complicated to be unravelled except by informal conventions of messengers engaged in collections and payments. Loss, perplexity, waste of time and labor within and without the banks, were the concomitants of this vexatious procedure. If daily exchange of credit instruments and payment of balances were to be perpetuated, it was evident that it must be through new methods adapted to rapid and accurate work. Such methods were suggested by foreign and domestic experience, co-ordinated by the committee on organization, and by officials, and the new system went into operation on the 11th of October, 1853. With consecutive modifications it has attained such excellence that exchanges are completed within about ten minutes of each morning, and that with infallible precision. Convenience governs every detail of the process. More than four thousand packages of checks, drafts, and notes are distributed and receipted for without damage or error.

Sixty-six of the metropolitan banks and the New York Sub-Treasury of the United States constitute the Clearing-house Association. Early in 1894, in order to save the banks from loss in handling coin, the Clearing-house Committee established an institutional depository under its own control, and issued certificates receivable for balances—every bank in the association becoming responsible in proportion to its capital and surplus for the redemption of the certificates. The gold now on deposit in the Clearing-house vaults amounts to about $32,000,000. The certificates pass among the banks, but are seldom used, as the banks to which they are issued prefer to hold them as part of their legal reserve.

By an ingenious arrangement of numbered desks—one desk being allotted to the bank bearing its number—in the exchange hall of the Clearing-house, and by the employment of a settling-clerk at each desk, the daily accounts are quickly adjusted. Precisely at the hour of 10 A.M., on the stroke of the manager's gong, the line of porters begins its noiseless military march. The first deposits at desk No. 1 his package of claimant documents, and takes receipt therefor in a book carried for that purpose. He also receives from that bank the package of claimant documents upon his own, and receipts therefor in the settling-clerk's book. Thence he passes to desk after desk until business with all is ended. In like manner he is followed by porters in due order from all the associated banks. These leave at once for their respective institutions, while the settling-clerks foot up the credit and debit entries on their settling-sheets. Difference between the two reveals what each bank must pay to or receive from the Clearing-house. Check upon arithmetical operation is kept by the manager. If debtor, every bank makes payment as soon as possible; if creditor, a messenger receives the balance due. What is received by the Clearing-house exactly tallies with what is paid out. During the whole of its existence accounts have tallied without the variation of a single cent. The New York Clearing-house is helpful to the United States Assistant-Treasurer at New York, and through him to the national government. Since 1878 he has made his exchanges at its desks. He is ordinarily debtor to the Clearing-house, and seldom receives a balance from the associated banks. In the year ending October 1, 1895, his dealings were summarized as follows:

Debit exchanges	$242,982,953
Credit "	95,159,905
Debit balances	149,559,822
Credit "	1,736,773
Excess of debit balances	147,823,049

Convenience is the law of exchange for all instruments of credit in the hands of non-associated fiscal institutions. These, whether private or corporate banks, or loan and trust companies (eighty of them in New York), clear their checks, drafts, and other papers through the instrumentality of associated banks, with whom a monetary deposit mutually agreed upon constitutes satisfactory remuneration for the trouble. In 1782 there was only one bank in America. On October 31, 1894, there were 3756 national banks, 3586 State banks, 904 (reporting) private banks, 1024 savings-banks, and 224 loan and trust companies—the last performing many of the functions of banks. All these effect what clearings they have to make through Clearing-house banks.

The clearing-house, in New York and elsewhere, measures the ebb and flow of current business. Exchanges of banks through the several clearing-houses in the country, which reached the total of $125,142,839 on March 6, 1893, decreased to $106,181,394 on October 3d of the same year, to $71,943,105 on December 19th, and $70,299,653 on February 28, 1894; increased to $76,002,055 on May 4, 1894, decreased to $66,511,835 on July 18th, and rapidly rose from the last date to $88,524,052 on October 2d. These sums represent the volume of checks, etc., drawn by depositors on their fiscal establishments and exchanged by associated banks. The aggregate value of the bank exchanges at the New York Clearing-house in the week preceding January 7, 1893, was $775,947,994, in the week prior to January 6, 1894, $540,988,002, and in that before January 5, 1895, $563,487,193. These figures faithfully reflect the magnitude of mercantile and commercial transactions.

The clearing-house system economizes the use of coin in the settlement of accounts, and thus warrants vastly larger commercial dealings with the amounts of money needful for business before the adoption of such system. The New York institution enables one metallic dollar to do the work of a hundred or more by facilitating exchange of the instruments representing that dollar.

The total transactions of the New York Clearing-house as reported by Mr. W. Sherer, the manager, October 1, 1895—a period of forty-two years—include $1,073,513,117,948 of exchanges, and $49,463,653,582 of balances. Exchanges for the fiscal year 1895 aggregated $28,264,379,126, and balances $1,896,574,349. Balances were little more than 4½ per cent. of the clearings for many years. In 1889 the proportion rose to 5.05, in 1892 to 5.13, in 1895 to 6.71 per cent. The amount of hard cash transferred was much less than these percentages. In 1895 only $50,000 in United States gold coin, together with subsidiary change, was issued. The remainder of the balances was paid in gold and legal-tender certificates, Treasury notes, and legal tenders.

Statistics of the sixty-one clearing-houses in the United States show the inadequacy of money—coin and paper—to do the world's business. The total transactions of 1888 aggregated over $50,000,000,000, or more than thirty times all the money—bank-notes included—in the country at the time. The total amount of exchanges effected in the United States in the year ending September 30, 1893, was $58,880,682,455—less by $2,002,889,983 than in 1892; in 1894 it was $45,017,960,736—less by $13,862,721,719 than in 1893.

The books of the New York Clearing-house furnish the means for ascertaining at all times the management and standing of every bank belonging to the Association. The daily proof-sheet supplies every bank with an authentic exhibit of the Clearing-house dealings of all their associates. If the daily records indicate constant depletion of its reserves, without any known means of replenishing them, its credit is affected. Examination and suspension from the privileges of the Clearing-house may follow. Thus the Clearing-house becomes a protection against the peril of excessive loans and discounts. To some extent it also acts as a regulator of the currency. It is an indicator of the drift as well as the magnitude of business, a prophet of coming storms or of clearing weather, and a guide to shrewd investors.

In view of the facts of recent history it is evident that the New York Clearing-house Association imparts that unity and stability to the banking operations of the city which are of prime importance to the peace and welfare of the national commonwealth. The presentation of demand through its offices is legal by force of custom among bankers and merchants.

During the civil war the Association empowered the civic banks, united as one, to provide the funds by which the credit of the national government was preserved. It has also been a tower of strength in the various financial panics through which the nation has passed. That of 1893, described by J. Edward Simmons, Esq., in his address at the recent opening of the new Clearing-house, merits special mention. Defiance of economic laws, established by experience in all the past, caused that terrible fear for the future which swept into insolvency many commercial, banking, and railroad corporations, whose liabilities reached the enormous sum of nearly two billions of dollars. National wealth was unimpaired, but its availability was almost destroyed. The attempt of the United States government to uphold the value of the silver coinage of the world, by vast purchases of silver bullion for Treasury notes, induced the belief that gold would be driven out of circulation, and that, ceasing to be the standard of value, all outstanding obligations would be discharged by an inferior currency.

About the middle of June business throughout the republic was in a condition of semi-paralysis. Gold streamed out of the United States Treasury in currents of alarming proportions. Redemption of Treasury notes by means of silver seemed to be inevitable if the heavy exports of gold continued. Gold was generally hoarded and deposits withdrawn from the banks. Financial ruin stared the nation in the face.

The Clearing-house Association boldly confronted both the condition and the theory. Never was it more scientifically faithful to the great law of true convenience. At a meeting called for this purpose the financial outlook was thoroughly scrutinized by the bank presidents, and the conclusion reached that credits must be extended to enable the banks, with their rapidly diminishing deposits, to maintain the volume of their loans, and thus to avert serious commercial disaster. A Loan Committee, consisting of five presidents of the great metropolitan banks, was appointed and authorized to issue loan certificates to necessitous banks; which certificates, secured by satisfactory collateral, were to be used in payment of balances at the Clearing-house. Runs on savings-banks and other financial institutions were of startling frequency. Business demoralization was intense and wellnigh universal. Appeals for help poured in from every part of the country, and were quickly met by despatch of large sums of money.

Of this memorable financial storm, whose fury was felt in every locality, New York was the centre. But its banks, united in interest and polity, were impervious to its violence. Money, at any rate of interest, evaded the demands of borrowers. Some talked of closing the Stock Exchange. This might have been done but for the wary and resourceful financiers constituting the Clearing-house Loan Committee. These were on duty night and day. Insolvency of great corporations, unable to meet their interest payments on the 1st of July, was imminent, and would have been calamitous. It was manifest to the Clearing-house Loan Committee that the oppressive money rates at the Stock Exchange must be broken by liberal advances on securities, and that, although their respective banks had no occasion to use Clearing-house certificates in the ordinary affairs of business, it was necessary to employ them in withstanding the madness of the panic. Therefore they threw out certificates to the value of eight millions of dollars upon the money market. The speedy effect of this action was to reduce the interest rate from eighty to ten per cent. Relief from the deadly pressure was most grateful. The New York banks continued to pour in their securities to the Loan Committee, thus converting sound assets into legal revenue, and to pour out their money to needy correspondents in all parts of the land.

Not until the national Congress had reluctantly repealed the silver-purchase law, and the President had ratified its action, was the course of the devastating tornado arrested. It left hundreds of thousands of bankrupt citizens in its wake. While repeal was pending currency commanded a premium of from three to five per cent. in the open market. Due bills in many places played the part of note issues and subsidiary currency. Funds could not be had by importers and bankers to buy exchange on Europe. Again the Loan Committee proved its competency to solve distressing problems. In this instance it made liberal advances to dealers in foreign exchange at a rate of interest that enabled them to import about thirty million dollars of gold. Under the influx of the precious metal the premium on currency began to decline, and shortly disappeared. The relief to business was effectual. Money resumed its flow in the ordinary channels, and the banks began to redeem their Clearing-house loan certificates at the rate of about one million dollars *per diem*. On the 1st of November, the day on which President Cleveland signed the repeal bill, the last certificate was retired. Soon afterward the Loan Committee was discharged from further labor, with appreciative expressions on the part of the Association "for the valuable and gratuitous services rendered during the trying times of the panic." Forty-one millions four hundred and ninety thousand dollars of Clearing-house loan certificates had been issued; and as security for their payment the Loan Committee held fifty-six millions of collateral, of which seventy-two per cent. was in notes, or merchants' bills receivable, and twenty-eight per cent. in stocks and bonds. Not a Clearing-house bank had been permitted to close its doors, nor an important business house in the city of New York to fail. Every detail of this exhausting and perplexing business had been critically examined at the trifling cost of $562 67, and without the loss of a dollar to the Association. This instructive lesson is worth many millions to the banking fraternity generally. The numberless merchants and manufacturers at the business centre, and in all sections of the country, who, though perfectly solvent in ordinary times, would have been forced into bankruptcy by an ungoverned concourse of causes and circumstances, understand their obligation to the New York Clearing-house Association as clearly as they can voice it eloquently. Never, perhaps, in the history of the world's finance has there been emergency more dire, and never more brilliant and beneficent success in meeting it. The incipient panic of December 21, 1895, growing out of President Cleveland's message on the Venezuela-Guiana controversy, was promptly arrested by the Loan Committee in manner like to that adopted in 1893. This very success is full of hopefulness for the future. In the long vista of centuries that stretches before the United States of America are conditions, including that of sound, ingenious finance, more favorable than any on which European nations may reckon. As it is, the republic has reached the highest modern level of material well-being, intelligence, and social happiness, and will yet reach higher elevations of generally diffused comfort and prosperity. What is best for all is, in the outcome, best for each. The true common convenience, governing all exchange, demands and exemplifies the moral elements that unite in making up the character of the ideal man, and that constitute the strength, glory, and perpetuity of a nation. RICHARD WHEATLEY.

LIFE AND LETTERS

WHATEVER else may be said of the choice of Mr. Alfred Austin for poet-laureate of England, there can be no dispute concerning the relief it will bring upon one point. The ingenious contrivers of newspaper symposiums cannot ask people now to say, in from two hundred to five hundred words, who ought to be poet-laureate; and until there is another vacancy in the office which I hope Mr. Austin may fill as long as he likes, the whole literary class may devote itself to the business of making an honest living. To be quite frank, it was never of the least consequence, to anybody out of England, who should be poet-laureate, and all the interest expressed in the matter was quite, or nearly quite, factitious. The office, if it ever had any dignity, is a purely bouffe conception in our time, and except that it is such a very obvious joke, it is rather a wonder it has escaped the attention of Mr. William Gilbert. The notion of any great man seriously performing its duties is inextinguishably comic; and the selection of a man who is not great and never can be great has the highest propriety and fitness imaginable, as far as these duties are concerned.

I hope I am not saying that Mr. Austin is this sort of a man, for I have no means of judging. I am so wholly ignorant of his work, indeed, that I cannot even pride myself on not knowing it better. Perhaps I ought to be ashamed; I am sure that nothing but a growing habit of frankness in such matters prevents me from pretending at least a passing acquaintance with it. But if it should really happen that he was this sort of man, then I think we should all agree that he was much better adapted to the place of poet-laureate than Tennyson; and that the political genius of Lord Salisbury, which has lately done so much at once to entangle and to isolate England, has achieved a signal illustration in his appointment.

As a graceful acknowledgment on Mr. Austin's part, pending the customary additions to the royal family, it would be very interesting to have him sing the foreign policy of Great Britain along the whole line of its recent triumphs in Armenia, in South Africa, and in Venezuela. Incidentally this might be useful to us; for what is best known of Mr. Austin is that he is a true Jingo; and as Jingoism is much the same everywhere, I should not be without the hope that his verse could be adapted to the exigencies of our patriotic emotions. At any rate, there is no poet of American birth who has shown any disposition to pipe up in defence of "our distinctive form of government," so remotely threatened by the encroachments of Great Britain in South America, and it would be rather fine if we could turn the new laureate's song against him by a skilful parody, such as might be expected from some of our bright young bards. It is only in the adaptation of some such official utterance of the English laureate that we can hope for the expression of the actual public sentiment on the Monroe doctrine.

I.

At present our poets seem to be devoted to a celebration of the various human passions, and more especially the passion of love, rather than to topics of contemporary interest, unless these passions may be said always to be of interest. We can get personal sentiment from our poets, or universal sentiment, but public sentiment not. I do not know, however, that we are greatly the losers, for that reason, and I only wish that I could be sure we were greatly the gainers, but neither the personal sentiment nor the universal sentiment in some twenty volumes of last year's verse, which I have been turning over and running through, seems to have sensibly enriched me.

Turning over and running through scarcely does justice to the faithfulness of my search for the fresh note in these books, which have many a grace of form and many a charm of manner in the absence of that. If I had been at very large leisure, and in no hurry to find something that I could hail immortal, I might very well have enjoyed myself in their intelligent and sympathetic company; and I must own to more than one moment of delicate pleasure from them. At this point or at that their authors had clearly seen, truly felt, and aptly said something that made me a little happier for the time, that made me grateful, and then sad that I had no more to be grateful for. I had gone cheerfully and hopefully to them, and I do not think that it was my fault that I came away a little dispirited on the whole.

But neither do I think it was their fault. They had done their best, and the worst one could say was that it had not been a good year for poetry with those poets. Their harvests were the more disappointing in quality from their abundance in quantity; and since the verse-culture seems destined to go on indefinitely I think it a pity some plan could not be hit upon for separating the grain from the chaff and purveying it separately. It seems as if there might be some sort of poetic commission which could choose better than the poet appears able to choose for himself the pieces that should represent him. These, with all possible honors of print, paper, and binding, could be published; and if the reader paid as much for the selection as he now pays for the whole volume of verse in each case, he would make no bad bargain. There was scarcely one of my poets' books but held some good thing; something that by itself could be read and prized; and there was scarcely any that was worth reading quite through. Is there no possible consorship which could pass upon them before they come to the ordeal of print?

II.

The Black Riders and Other Lines. By Stephen Crane. Copeland & Day.

Perhaps not; and yet if it could be done, it would be such a saving of time and material. In the case of two or three little books which out of the twenty or thirty have seemed to me the most promising, it would have been so much better for the authors if the winnowing could have been done in private, and not left for every blast of criticism that blows in public. Mr. Stephen Crane, for instance, has done the most striking thing of the year in his little book of "lines," called The Black Riders, but I believe it will be the opinion of most who read it all that the effect would have been three times as great from a third of the quantity; and I say this with a sense of its peculiar quality which has not been seriously affected from having had to get at it through unbroken phalanxes of small capitals. To print the lines so was a caprice or an affectation which need not be attributed to the poet, for he will have enough to answer for with conventional criticism in his proper part of the enterprise. But I hope it is not the conventional criticism that summons him before it in this place; indeed, I hope it is a sympathy keen and eager with all who are trying to utter life in any form. I myself would not have chosen Mr. Crane's form because it is so near formlessness, and because I would rather live in a house of the accepted structure than in a hut of logs and boughs. But I do not pronounce my preference in this as a law, or expect any one to abide by it, not even Mr. Crane, whom I do not expect to go on dwelling in huts, either. For once he has done a certain sort of thing, but if he were to do that sort of thing again, it would be less novel in effect than the sort of thing that other men have always been doing. I cannot see how the thought in the following lines, which seems to me fresh, and fine and true, would have been any less so if it had been cast in the mould which need not have been broken to secure them the stamp of novelty:

> "In the desert
> I saw a creature, naked, bestial,
> Who, squatting upon the ground,
> Held his heart in his hands,
> And ate of it.
> I said, 'Is it good, friend?'
> 'It is bitter—bitter,' he answered;
> 'But I like it
> Because it is bitter,
> And because it is my heart.'"

But, after all, how a man gives you his thought is not so important as what thought he gives you, and we can well be patient with Mr. Crane's form as long as he can endure it himself. There is passion in the little poem below which I suppose could not be more intense if it were duly rhymed and measured:

> "Should the wide world roll away,
> Leaving black terror,
> Limitless night,
> Nor God, nor man, nor place to stand
> Would be to me essential,
> If thou and thy white arms were there,
> And the fall to doom a long way."

There is thinking, I am sure, in all these strange poems, but often it is the thought-stuff rather than the thought which is presented, and sometimes the thought does not free itself enough from mere sensation or emotion to be tangible even when it is quite intelligible. Here is a curious and interesting example of the sort:

> "There was, before me,
> Mile upon mile
> Of snow, ice, burning sand.
> And yet I could look beyond all this
> To a place of infinite beauty;
> And I could see the loveliness of her
> Who walked in the shade of the trees.
> When I gazed
> All was lost
> But this place of beauty and her.
> When I gazed,
> And in my gazing desired,
> Then came again
> Mile upon mile
> Of snow, ice, burning sand."

Scarcely any one of the strange little pieces fails to be suggestive, but many of them are so slightly suggestive that they do not justify themselves to my mind any more than their form justifies itself. Often there is a teasing dream-quality in them: a promise of significance that fades from them when you examine them in the waking light. But I can forgive much of this uncertainty, this ineffectuality, for the sake of some such plunge into

> "The abysmal depths of personality"

as I find in one piece, which I will print as prose, to prove that it owes nothing of its poetry to the typographic mask of metre:

> "I was in the darkness. I could not see my words nor the wishes of my heart. Then suddenly there was a great light—
> "Let me into the darkness again!"

III.

In Unknown Seas. A Poem. By George Horton. Stone & Kimball.

For prophecy I always ask customers to go to some other shop, around the corner, or up the avenue, or across the way; but in the matter of hope I have something very distinct to offer concerning Mr. Crane. I do not see why I should altogether deny having it concerning Mr. George Horton, whose thin volume I have twice read through without quite assuring myself that he always quite knew where he was going, but with a strong belief that he was going to get somewhere some day. He is as far from Mr. Crane in matter and manner as he could very well be, and I have no wish to compare these young poets, who could only be misjudged in any such process. His dedication is the only part of his book printed in small capitals, but it is rhymed and measured, and the likeness goes no farther; it is even "differently beautiful":

> "Unworthy of thy heart, my friend,
> Are these poor lines that I have penned;
> And so I dedicate to thee
> The nobler song I felt in me."

I confess that these graceful verses put me in good humor with the little book at once, and disposed me to find more or less of the noble song at different places in it. But I liked for their own sake the courageous diction, the strongly flowing music, and the whole young heart of the poem, which wanders from coast to coast in all ages and all countries, and is both ship and sea for the vagrant voyage it makes. Some notion of what I mean may be gathered from a stanza of the passage called Sunrise upon the Ocean:

> "The stars grow brighter just ere night has fainted
> Among her revellers at dawn of day;
> How oft, O queen, my soul with fear attainted,
> Have I besought thee, and thou wouldst not say
> *Who dipt his brush in nameless seas and painted*
> *Upon thy dreadful dome the milky way!*"

This is tall talk, but the altitude is Elizabethan; and there is often a freshness and sweetness in the poem which recalls the melodious voice of the English Muse when she was still early in her teens. Here is something in proof:

WE REACH THE UNKNOWN SEAS.

So it is morn, and near us lifts uprightly
A wailing cliff, severe with shadowy frown,
While straight ahead a liquid lane leads brightly
'Twixt olive orchards sloping steeply down.
And farther on a pleasant street shines whitely,
And cuts in twain a little island town.

For I love not the city with its rattle
Of carriage wheels and roar of frequent van,
Where life is madness or a sordid battle,
That, won or lost, contracts the soul of man;
Give me the town, with hills of distant cattle,
And grassy streets frequented oft by Pan.

Ah me, the village maids whose bashful glances
Thrilled me to madness ere my teens had fled!
Ah me, the careless days, the sweet romances,
The fairy light on all the future shed,
Ere I had seen the world, and found my fancies
Dew that is vanished from a flower that's dead!

Is not this charming, delicate, gentle? And is not this that follows rather rich and fine?

HELEN OF TROY.

The witchery of Helen is undying;
Her charms e'en yet the longing soul enslave
With the same spell that brought young Paris flying
With sea-gull sails across the Grecian wave—
The glory she of seven cities lying
Together in the ruin of one grave.

The world went mad for Helen; strife and slaughter
Were kindled by the lustre of her eyes.
When she was rapt away, a nation sought her,
Warring great epics under foreign skies;
Until from out the smoke of Troy they brought her,
Swarming to sea with babel of hoarse cries.

IV.

In this our World, and Other Poems. By Charlotte Perkins Stetson. Barry & Marble, San Francisco.

The poet who sings so is from Chicago, it seems, and is altogether of the West, which is supposed to be wild and is supposed to be woolly, but which seems to have moments of refinement when it is not quite either. It has other moments which are of an indignant, if a somewhat scornful humanity, and some of these have been recorded, not unnaturally, by a woman. She is not always scornful, not always indignant, at least openly; but a laughing irony is so characteristic of the poet I have in mind that I could fancy people of quite another thinking easily finding pleasure in such delightful satires as Mrs. Stetson's Similar Cases, The Survival of the Fittest, The Amœboid Cell, and An Obstacle. Something of her peculiar humor is expressed in still another poem which I am tempted to give here:

A CONSERVATIVE.

The garden beds I wandered by
One bright and cheerful morn,
When I found a new-fledged butterfly
A-sitting on a thorn,
A black and crimson butterfly,
All doleful and forlorn.

I thought that life could have no sting
To infant butterflies,
So I gazed on this unhappy thing
With wonder and surprise,
While sadly with his waving wing
He wiped his weeping eyes.

Said I, "What can the matter be?
Why weepest thou so sore?
With garden fair and sunlight free
And flowers in goodly store—"
But he only turned away from me
And burst into a roar.

Cried he, "My legs are thin and few
Where once I had a swarm!
Soft fuzzy fur—a joy to view—
Once kept my body warm!—
Before these flapping wing-things grew,
To hamper and deform!"

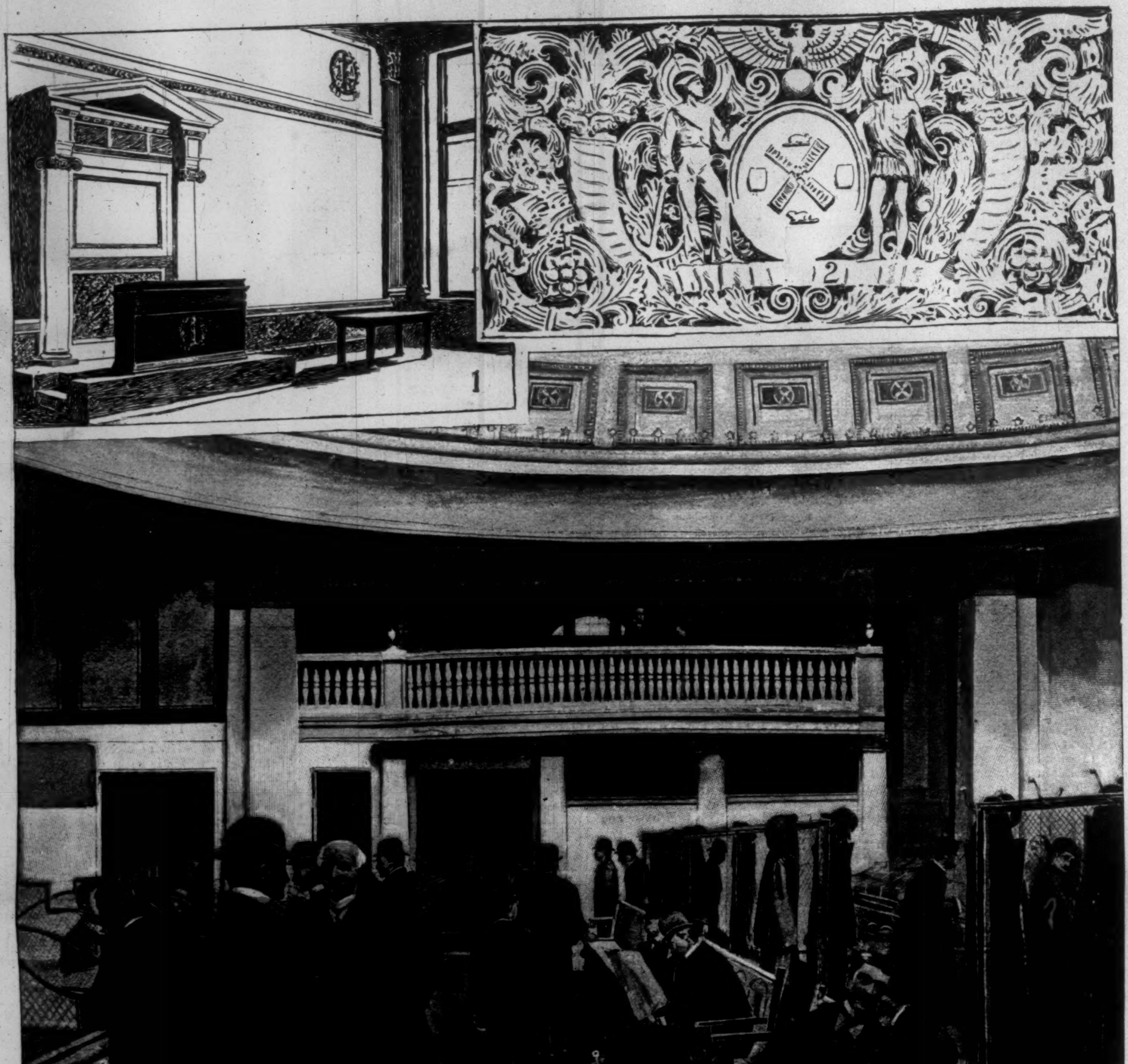
At that outrageous bug I shot
The fury of mine eye;
Said I, in scorn all burning hot,
In rage and anger high,
"You ignominious idiot!
Those wings are made to fly!"

"I do not want to fly," said he;
"I only want to squirm!"
And he drooped his wings dejectedly,
But still his voice was firm;
"I do not want to be a fly!
I want to be a worm!"

O yesterday of unknown lack!
To-day of unknown bliss!
I left my fool in red and black;
The last I saw was this:
The creature madly climbing back
Into his chrysalis.

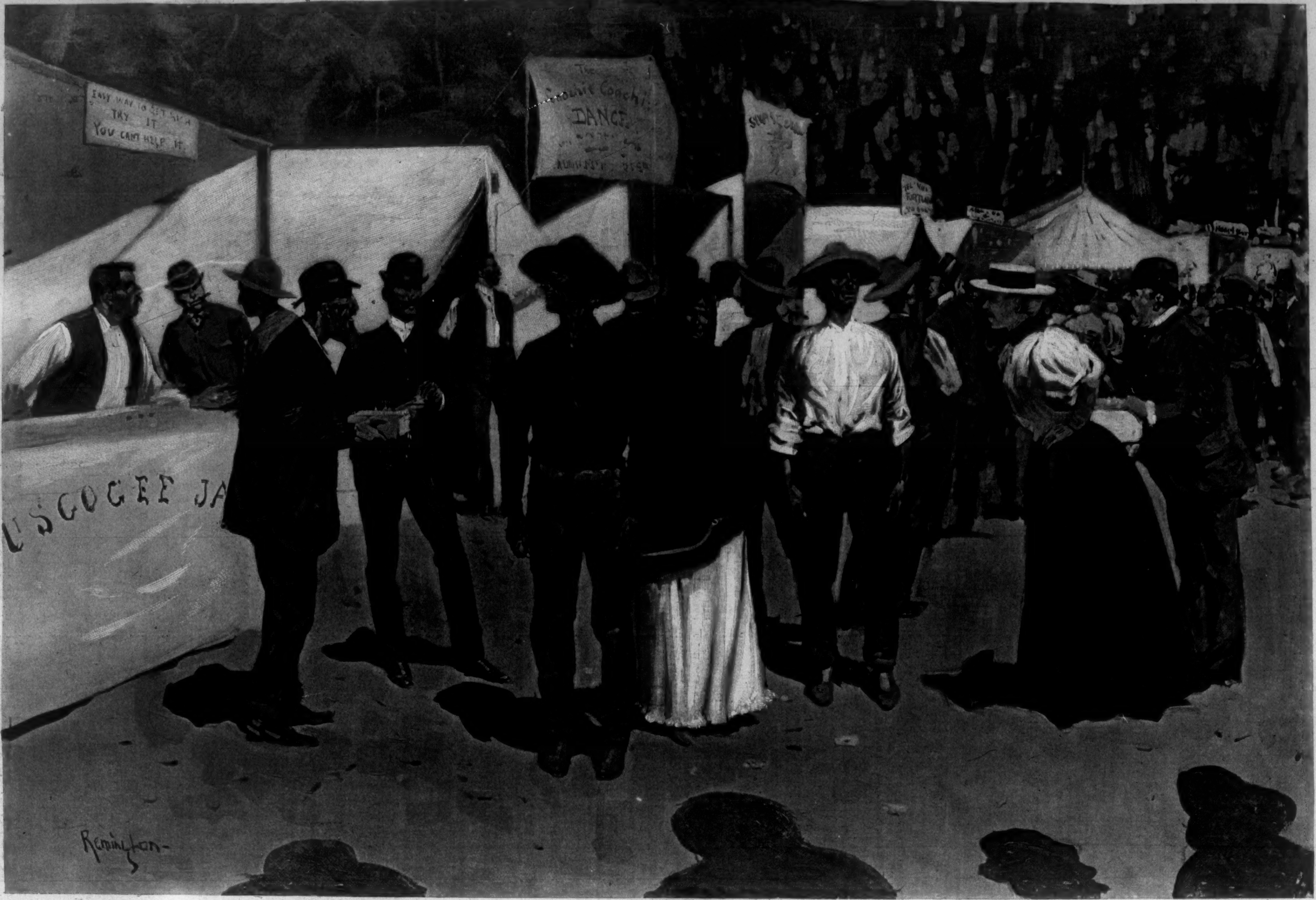
I feel bound to say of this poet that the implications of her satire are for social reform of a very radical kind, and to warn the reader that if he is of such a conservative mind himself that he cannot enjoy even very witty criticism of our conditions, her book is distinctly not for him. I feel equally bound to say that since the Biglow Papers we have had no civic satire, that I can think of, nearly so good; and since I am yielding to the sense of duty at this wholesale rate, let me add that Mrs. Stetson's volume is not at all of even excellence. I have named the poems in it which, with half a dozen others, express her talent at its best; and if the expression could have been confined to them, her readers would not have been sensibly the poorer. This fact brings me back to the question whether there cannot be something done to keep poets to their best; and having silently reflected a good deal upon the point in the course of these comments, I will confess that I do not, honestly, think there can.

W. D. HOWELLS.



NEW BUILDING FOR THE NEW YORK CLEARING-HOUSE.—**Drawn by Guy Rose.**—[See Page 78.]

1. The Board Meeting-Room. 2. Detail on the Third-story Façade. 3. Interior of the Clearing-Room. 4. The Stairway. 5. Capital and Allegorical Figures—Exterior.


EASY WAY TO GET
TRY IT
YOU CANT HELP IT.
The
Coochie Coochie
DANCE
USCOGEE JA
Remington-

PAYING THE INDIANS FOR THE CHEROKEE STRIP—SCENES AROUND THE GOVERNMENT PAYMASTER'S QUARTERS.—DRAWN BY FREDERIC REMINGTON.

[SEE "HOW WE DEBAUCH OUR INDIANS," BY JULIAN RALPH, PAGE 83.]

A CHAPTER ON THE ISSUES AND RESULTS OF THE CIVIL WAR.

BY MAJOR-GENERAL NELSON A. MILES, COMMANDING UNITED STATES ARMY.

I.

THE great civil war, lasting for four long years, drenched our soil with the best blood of our brave and chivalric people. It shadowed nearly every household of our fair land with the drapery of mourning. The character of that war was so unique, the issues at stake so important, grand, and comprehensive, and the results so far-reaching and beneficent to all mankind, and affected so directly the destiny of our great undeveloped West, that a brief review of those issues and results would seem appropriate before proceeding to the more agreeable and chief subject of our story.

The first and great question at issue between the contending parties was whether the republic could be dissolved by the action of one State or that of a number of States, or whether it had the capacity to endure; whether, in fact, it had the right and power of self-preservation. This question had from time to time, since the formation of our government, occupied the serious attention of the people, and had engaged the thought of our most eminent statesmen. Closely connected with this question in our political history was the long contention over the existence or extension of the institution of human slavery.

No political party proclaimed any intention of interfering with the labor system of any State. The important question was as to the status of labor in our great Western domain, then unsettled and unorganized, and this was one which aroused the fiercest political controversy and the bitterest animosity.

Acrimonious and heated discussions in the press and in the halls of legislation inflamed the passions and prejudices of the people, until a peaceable solution of the questions at issue became impossible. The political storm-clouds which had been gathering for years burst forth in devastating fury in 1861. The election to the Presidency of Abraham Lincoln, in 1860, upon a platform opposed to the further extension of slavery was the immediate occasion or excuse for the war. Earnest efforts for the preservation of peace and unity were made by patriotic men both North and South, but without avail. Reason, argument, fraternal ties, the memories of a common and glorious history, were all swept aside by the wild frenzy of partisan and sectional animosity. Many were, no doubt, actuated by political and military ambition and other selfish motives, but it is fair to believe that the masses of our people on both sides believed themselves to be contending for a principle.

During these long years of incessant and fierce strife, through the shadows of gloom, there stood at the helm of the ship of state a man of the common people, yet a most uncommon man—patriotic, calm, persistent, unmoved by clamor, tender-hearted as a woman, yet an intellectual giant, and with a devotion to his sacred trust never surpassed in the history of the human race. Abraham Lincoln is forever embalmed in the loving gratitude of the American people, undivided by partisan or sectional lines.

Side by side with Abraham Lincoln in the early days of the great war stood America's most accomplished and distinguished general, the hero of two foreign wars. To these two men, one born in Kentucky, the other in the Old Dominion, Virginia—Abraham Lincoln and Lieutenant-General Winfield Scott—more than to any others, Americans of that time, as well as the seventy millions of to-day and the unnumbered millions of the future, are indebted for the salvation of their republic and the preservation of a free government.

From the spring of 1861 until that of 1865 there was waged such a war as mankind had never before witnessed. The best blood of the land was engaged in that conflict. The flower of our youth, the most lofty-souled, strongest, and most public-spirited men of the nation soon formed the largest, most intelligent, and best-equipped armies that the world had seen up to that time. For four years the contest did not cease for a single day. It was a death-grapple of giants.

Somewhere, along a battle front extending from the Chesapeake to the upper Rio Grande overland, and from the mouth of the Rio Grande to the Chesapeake by sea, the whiz of Minie-balls marked swiftly recurring moments of time, and the boom of cannon told the passing hours.

For every day of those four years of strife there was an average engagement, great or small, which hastened souls to eternity. Every other interest was overshadowed, and all the energies of both combatants were strung to the utmost tension—a tension never for a moment relaxed until the final close at Appomattox.

The inventive American genius which had been so prolific in peaceful pursuits was turned into warlike channels, and novel inventions and appliances for war purposes on sea and land were introduced and approved by the test of successful trial. Boys from the field, the factory, the counting-house, and the college entered the ranks; and, favored by the swiftly changing fortunes of war, many rose by their own merit to such leadership as elsewhere could only have been gained by birth and influence, or by long years of unremitting effort combined with unusual talent. The war was in many respects without precedent. The world's history furnishes no other record of so gigantic a rebellion suppressed, nor of such a vast body of armed men subject to the orders of a single commander. The valor and devotion of the American soldier, as attested by the appalling lists of killed and wounded on both sides, are the common heritage of a reunited nation.

That feature of the conflict which for moral grandeur towers above all others was reserved for the triumphant close.

Never before in the annals of time were complete victors so generous to the vanquished. The boasted age of chivalry was immeasurably surpassed in magnanimity.

It was my fortune to take part in that memorable struggle, and it may not be amiss for me briefly to allude to some incidents which most impressed themselves upon my memory. No two could see the panorama of war alike, for each saw it only from his own point of contact, but to each who survived, it was a schooling for all his future life. General Sherman has said, "The best school of war is war," and he might have added that the thorough discipline of the military service is a most valuable education for any sphere of manly occupation.

In 1861, leaving the commercial pursuits upon which I had entered, I devoted my efforts to raising a company of volunteers for the war. A number of public-spirited men called a public meeting in the Roxbury district of Boston, and in urging the enlistment of men they pledged themselves to raise a fund and donate a portion of it to each member of the company as he should volunteer, this fund, when so desired, to go to the benefit of his family. In the expense of recruiting this company and making good to the men these pledges, which had not been entirely fulfilled, I expended one thousand dollars that my father had given me and twenty-five hundred more which I had borrowed, giving my note for the same. With the aid of others I raised a fine company, was duly chosen captain, commissioned as such by the Governor of the State, and with that rank was mustered into the United States service. Subsequently the Governor claimed that on account of my youth (twenty-one years), I should accept a lower commission and yield up the one I held, to be given to a political friend of his. To this I of course demurred, but on the evening before the regiment left for the field of active operations the Governor sent his Adjutant-General to me with a first lieutenant's commission, and with directions for me to return the captain's commission which I had previously received. As I had engaged in the service against the enemies of my country, I did not propose to abandon that service to engage in a contest with the Governor of my State, however just my cause, though I certainly regarded the position he had taken as unwarranted and harsh in the extreme.

I therefore began my military service as a captain, reduced to a first lieutenant, in the Twenty second Regiment of Massachusetts Volunteers, organized and first commanded by Colonel Henry Wilson, afterwards Vice-President of the United States. Before leaving for Washington, in September, 1861, the regiment was presented with a flag at the hands of Hon. Robert Winthrop,* the oldest living ex-Speaker of the House of Representatives, the regiment being paraded for that purpose on Boston Common. In receiving the flag Colonel Wilson acknowledged the gift by an eloquent speech which created the greatest enthusiasm, closing with these prophetic words:

> "We hope that when this contest shall close, the unity of the Republic will be assured and the cause of republican institutions in America established evermore. We go forth, sir, in that spirit to do our duty, cheered with the confidence and approbation of our friends in Massachusetts. And may God in his providence grant that by no act of ours we shall lose that confidence and approbation."

After serving for a short time with the regiment I was detailed for staff duty as aide-de-camp, and afterwards as assistant adjutant-general of a brigade. On the 31st of May, 1862, on the recommendation of that distinguished soldier General Francis C. Barlow,† I was appointed lieutenant-colonel of his regiment, the Sixty-first New York Volunteers, by Governor E. D. Morgan, and on September 30th of the same year was commissioned by Governor Morgan to the colonelcy of the same regiment, to fill the vacancy caused by the promotion of Colonel Barlow to the rank of brigadier-general. On the 12th of May, 1864, I was promoted to brigadier-general; on the 25th of August, the same year, I received the brevet of major-general, and was promoted to the rank of major-general of volunteers the following year.

Among the incidents of my early service in the army which impressed themselves indelibly upon my memory were those attending the organization of the Army of the Potomac under General George B. McClellan; the crossing of the Rappahannock; the return to Alexandria; the embarkation in transports and debarkation at Fort Monroe; the advance up the Peninsula until face to face with the enemy under General Magruder in his line of fortifications near Yorktown, Virginia, stretching from the James to the York River. I remember that the army was supported by that little *Monitor*, furnished by the genius of Ericsson, with the patriotic support of Messrs. Bushnell, Griswold, and Winthrop, and built at their own expense, against the formidable *Merrimac*, the then terror of the seas; for her powers of evil were not exhausted until she had been blown up by her own men after Norfolk had been captured by General Wool, and when General Magruder's army was in retreat up the Peninsula, followed by McClellan.

The great naval battle between the *Monitor* and the *Merrimac* I regard as one of the most decisive battles of the war, if not the most; and too much credit cannot be given to Ericsson and his associates, to the brave and skilful Worden, who commanded the *Monitor* until disabled, and to the gallant young Green, then scarcely more than a boy, who took Worden's place and fought the *Merrimac* to a decisive victory. Yet this great skill and heroism was never properly recognized.

I recall the fierce battle of Williamsburg, the terrible battles of Seven Pines, Fair Oaks—where I was wounded—Gaines Mill, Savage Station, White Oak Swamp, Nelsons Farm, and Malvern Hill, where a most important, decisive, and desperate battle was fought, though the legitimate advantages of the victory were not realized. I also remember the recall of our army from the James River back again to Alexandria, and its advance during what is known as "Pope's campaign," or the "battles of Cedar Mountain," the second Manassas and Chantilly. Then came the advance of Lee's army into Maryland, and the battles of South Mountain and Antietam, succeeded by McClellan's advance again to Warrenton, Virginia. The disastrous battle of Fredericksburg, where I was seriously wounded, on December 13, 1862, was followed by the opening of the campaign of 1863 in the fiercely contested but disastrous battle of Chancellorsville under General Hooker. In the retreat from Chancellorsville the Union army lost a most important battle, and the Confederate army had achieved a great victory; yet their loss was greater than ours, for they lost that genius of war Stonewall Jackson. In this battle I was terribly, then supposed to be mortally, wounded, and was obliged to be out of the field for a short time. Before I was able to return to my own command I was enabled to organize a brigade of the volunteer forces raised in Pennsylvania to aid in part in checking Lee's invasion of that State. This brigade was organized at Huntingdon, Pennsylvania, but its services, with other like forces, were not required, owing to the results achieved in the mighty struggle and victory of the Army of the Potomac under Major-General Meade over Lee's army at Gettysburg.

Later I was enabled to return to the Second Army Corps and take part in the campaign of the autumn of 1863, and the terrible campaign of 1864, from the Wilderness to Petersburg and Richmond, in which more than sixty thousand men of the Army of the Potomac were placed *hors de combat*. Also to take part in the final campaign of 1865.

In these campaigns my command consisted of a regiment, the Sixty-first New York, then a brigade, and during the last two campaigns the First Division of the Second Army Corps; also for a short time during February, 1865, of the Second Army Corps.

The chances of war cast my lot from the first with what was known as the Second Army Corps, organized and first commanded by the veteran Major-General Sumner, and afterwards commanded by Major-Generals Couch, Hancock, Sedgwick, French, Hayes, Mott, Barlow, Caldwell, Humphreys, and for a brief period by myself.

It inscribed a greater number of engagements upon its banner than did any other corps of the army, or, I think, more than any other army corps in the history of the world. The graves of its fallen are to be found on every battle-field of the Army of the Potomac from the date of its organization to Appomattox. Its capture of battle-flags outnumbered its engagements. As the war for the Union was unprecedented in the history of the world, so the history of the Second Army Corps was unexcelled in that war. Its aggregate wounded and killed in battle surpassed that of any other corps. The greatest aggregate of killed and wounded in any division of the army was in the First Division of that corps, and the highest aggregate of killed and wounded in any one regiment of the whole army was in a regiment belonging to the Second Corps. The largest percentage of killed and wounded in a single engagement in any one regiment was in a regiment belonging to the Second Corps. The second highest percentage of regimental loss by death and wounds was also in a regiment of that corps. As to the success and achievements of that famous corps, *it captured in a single day as many battle-flags, cannon, and prisoners of the enemy as it lost in the entire four years of war.*

Speaking of this corps, Major-General Winfield Scott Hancock says, in a letter dated August, 1864, before Petersburg, Virginia, and addressed to Lieutenant-General Grant:

> "It is perhaps known to you that this corps had never lost a color or a gun previous to this campaign, though oftener and more desperately engaged than any other corps in this army, or perhaps in any other in the country. I have not the means of knowing exactly the number of guns and colors captured, but I saw myself nine in the hands of one division at Antietam, and the official reports show that thirty-four fell into the hands of that corps at Gettysburg. Before the opening of this campaign it had at least captured over half a hundred colors, though at cost of over twenty-five thousand (25,000) casualties. During this campaign you can judge how well the corps has performed its part. It has captured more guns and colors than all the rest of the army combined. Its reverses have not been many, and they began only when the corps had dwindled to a remnant of its former strength; after it had lost twenty-five brigade commanders, and over one hundred and twenty-five regimental commanders, and over twenty thousand men."

The Army of the Potomac was probably engaged in as many desperate battles as any army in the history of the world. The map of the country between Gettysburg, Pennsylvania, and Appomattox, Virginia, is red with the crimson spots that indicate its arena of war. That army was charged with the grave double responsibility of protecting the national capital and capturing the capital of the Confederacy. It was further charged with the destruction or capture of the Army of Northern Virginia, commanded by one of the ablest of generals, Robert E. Lee, who was aided by one of the most remarkable and among the ablest of generals, Stonewall Jackson. All these duties the Army of the Potomac accomplished. The number and desperate character of its encounters may be illustrated by the history of the single corps of that army already described. Its *personnel* was comprised largely of volunteers, who had been quick to offer up their fortunes and their lives for the preservation of the Union.

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* Since this was written he has passed to "that undiscovered country from whose bourne no traveller returns."

† Almost as this article is going to press news comes of the death of General Barlow, January 11, 1896.

II.

The spring of 1865 witnessed the final scenes in the great drama of war, where the stage was a continent and the world its interested and spellbound audience. The "Rock of Chickamauga," George H. Thomas, had annihilated the opposing forces on the ice-covered fields of Nashville; Sherman's victorious hosts had swept from Atlanta to the sea, and were taking the South Atlantic defences in reverse by their onward march toward the north; the success of Sheridan in the Shenandoah Valley had enabled him to return with the Sixth Corps, which had been temporarily detached, to the Army of the Potomac, and move with his cavalry corps to the left of the line confronting Petersburg. The line of battle confronting the Army of Northern Virginia under General Robert E. Lee stretched from the north side of the James River, northeast of Richmond, to the south side of Appomattox River, near Five Forks, south of Petersburg, more than thirty miles. The troops on the north side of the James River, immediately in front of Richmond, were under the command of Major-General E. O. C. Ord; the Army of the Potomac, under Major-General George G. Meade, occupied the centre; and the cavalry, under Sheridan, the extreme left—all under the command of Ulysses S. Grant.

It would be impossible adequately to describe the closing scenes of those historic fields. There was a general advance ordered along the entire line, and the extending of the line to the left with Sheridan's cavalry, re-enforced by the Fifth Corps of the Army of the Potomac under Major-General Warren, resulted in success in the engagement at Five Forks, April 1, 1865. The next morning the entire line of battle assaulted the enemy's works, swept over the fortifications of Petersburg and Richmond, and the national flag once more floated over the capital and stronghold of the Confederacy. From that point to Appomattox Court House was almost one continuous battle-field, the pursuers attacking the enemy wherever they could overtake them. Any one who has witnessed a tornado or a violent storm at sea might form some idea of the resistlessness with which a hundred thousand men in one continuous line, with reserves, swept over fortifications, captured forts and two great cities, and pressing on in one unbroken front—a front which blazed and thundered shot and shell, which hailed iron and lead—created a storm whose tumultuous billows were marked by the smoke and roar of its line of advancing batteries and the shouts of victorious hosts swelling the gale, while the murmurs and moans of the dying and wounded resounded in its wake. During the hours of the day there was constant pursuit and fighting, and the hours of night were devoted to replenishing the supplies of food and ammunition, and preparing for the following day, with very little time given to rest. The important engagements at Sutherland Station, Amelia Court House, Jetersville, Sailors Creek, Farmville, and many others—all preceded the final scene at Appomattox Court House.

Yet these terrible conflicts and desperate encounters were not without the alleviation of occasional scenes of mirth, joy, and revelry. On the day of the engagement at Sailors Creek my division marched in line of battle over sixteen miles, fighting over every ridge, and assaulting every defence; they could occasionally see in the distance the large wagon-train which the Confederate forces were endeavoring to protect, and which the Union forces were determined to capture. Just as the sun was setting in the west the final assault of the day was made at Sailors Creek, resulting in the complete rout of the enemy and the capture of the entire wagon-train, numbering over two hundred wagons, and many battle-flags, pieces of artillery, and thousands of prisoners. Then, as night mantled the tragic field of slaughter, a scene of comedy was enacted about the bivouac fires. After the troops were in position for the night, and the soldiers had partaken of their spare meal of coffee and crackers, they gratified their curiosity by a rigid inspection of the day's trophies, and several of the wagons were found loaded with the Confederate Treasury, which had been brought out of that department at Richmond. Then followed a most extraordinary scene of jollity and good-humor. A Monte Carlo was suddenly improvised in the midst of the bivouac of war.

"Here's the Confederate Treasury, sure as you are a soldier," shouts one.

"Let's all be rich," said another.

"Fill your pockets, your hats, your haversacks, your handkerchiefs, your arms, if you please," was the word, and the Confederate notes and bonds were rapidly disbursed. If they were at a discount, they were crisp and new and in enormous denominations.

Spreading their blankets on the ground by the bivouac fires, the veterans proceeded *to business*, and such scenes of gambling were probably never before witnessed. Ten thousand dollars was the usual "ante"; often twenty thousand to "come in"; a raise of fifty thousand to one hundred thousand was not unusual; and frequently from one million to two millions of dollars were in the "pool."

"Be prudent, stranger." "Don't go beyond your means, my friend," were some of the cautionary words frequently heard amid roars of laughter, together with an occasional shout of "Freedom forever!" "Rally round the flag, boys!" "Ain't I glad I'm in *this* army!" "We are coming, Father Abraham!" "Boys, what do you say? Let's pay off the Confederate debt," etc., etc.

They were seemingly as light-hearted and oblivious to what would follow as it was possible for soldiers to be. They kept up the revelry during most of the night, and some were to make the soldier's sacrifice on the morrow, while others were to witness the final triumph.

Daylight on the following morning, April 7th, found the troops in hot pursuit, which was continued across a branch of the Appomattox River, near High Bridge, moving toward Farmville, and a sharp engagement ensued at the latter place. The command held tenaciously to its close proximity to the enemy's line in the several engagements during the day, and in the evening Adjutant-General Seth Williams came to my division headquarters with a letter from Lieutenant-General Grant to General Robert E. Lee, commanding the Confederate army, demanding the surrender of that army. This letter passed through my line under a flag of truce, and the reply of General Lee was returned through the same channel. This correspondence was as follows:

April 7, 1865.

General:—The results of the last week must convince you of the hopelessness of further resistance on the part of the Army of Northern Virginia in this struggle. I feel that it is so, and regard it as my duty to shift from myself the responsibility of any further effusion of blood, by asking of you the surrender of that portion of the Confederate States Army known as the Army of Northern Virginia.

U. S. Grant, Lieutenant-General.

General R. E. Lee.

7th Apl. '65.

Gen'l:—I have received your note of this date. Though not entertaining the opinion you express of the hopelessness of further resistance on the part of the Army of N. Va., I reciprocate your desire to avoid useless effusion of blood, and therefore before considering your proposition, ask the terms you will offer on condition of its surrender.

Very respt. your obt. svt.

R. E. Lee, Gen'l.

Lt.-Gen'l U. S. Grant,
Commd Armies of the U. States.

Next day the pursuit continued, and the following letter was sent in like manner as the first:

April 8, 1865.

General:—Your note of last evening in reply to mine of same date, asking the condition on which I will accept the surrender of the Army of Northern Virginia, is just received. In reply I would say, that *peace* being my great desire, there is but one condition I would insist upon—namely, That the men and officers surrendered shall be disqualified from taking up arms again against the Government of the United States until properly exchanged. I will meet you, or will designate officers to meet any officers you may designate for the same purpose, at any point agreeable to you, for the purpose of arranging definitely the terms upon which the surrender of the Army of Northern Virginia will be received.

U. S. Grant, Lieutenant-General.

General R. E. Lee.

8 Apl. '65.

Gen'l:—I rec'd at a late hour your note of to-day. In mine of yesterday I did not intend to propose the surrender of the Army of N. Va., but to ask the terms of your proposition. To be frank, I do not think the emergency has arisen to call for the surrender of this army, but as the restoration of peace should be the sole object of all, I desired to know whether your proposals would lead to that end. I cannot therefore meet you with a view to surrender the Army of N. Va., but as far as your proposal may affect the C. S. forces under my command and tend to the restoration of peace, I should be pleased to meet you at 10 A.M. to-morrow on the old stage road to Richmond between the picket lines of the two armies. Very respt. your obt. svt.

R. E. Lee, General.

Lt.-Gen'l U. S. Grant,
Commd. Armies of the U. S.

April 9, 1865.

General:—Your note of yesterday is received. I have no authority to treat on the subject of peace; the meeting proposed for 10 A.M. to-day could lead to no good. I will state, however, General, that I am equally anxious for peace with yourself, and the whole North entertains the same feeling. The terms upon which peace can be had are well understood. By the South laying down their arms they will hasten that most desirable event, save thousands of human lives and hundreds of millions of property not yet destroyed. Seriously hoping that all our difficulties may be settled without the loss of another life, I subscribe myself, etc.

U. S. Grant, Lieutenant-General.

General R. E. Lee.

April, 9th, 1865.

General:—I received your note of this morning on the picket line, whither I had come to meet you and ascertain definitely what terms were embraced in your proposal of yesterday, with reference to the surrender of this army. I now request an interview in accordance with the offer contained in your letter of yesterday for the purpose.

Very respectfully, your ob't. servt.

R. E. Lee, Gen'l.

Lt.-Gen. U. S. Grant, Comdg. U. S. Armies.

This letter and the one following could not be immediately delivered to General Grant, for the reason which will presently appear, and soon thereafter General Lee came up to my line with two staff officers for the purpose of surrendering the Army of Northern Virginia.

When Major-General Humphrey, commanding the corps, and Major-General Meade were informed of his presence, General Lee was told that General Grant had left that part of the line, and was on his way around to the extreme left of the Army of the Potomac to join General Sheridan's command. He (General Lee) requested that hostilities be suspended until he could meet General Grant, and left one of his staff officers there to represent him with that assurance. He wrote another note, to be sent from that point to General Grant, as follows:

9th April, 1865.

General:—I ask a suspension of hostilities pending the adjustment of the terms of the surrender of this army, in the interview requested in my former communication to-day.

Very respectfully, your obt. serv't.

R. E. Lee, Gen'l.

Lt.-Gen. U. S. Grant, Comdg. U. S. Army.

He was then obliged to pass back through his army to the right to General Sheridan's front, where, after the following correspondence, he met General Grant, and finally made the surrender, after a delay of several hours caused by the change of General Grant's personal position. (See Humphrey's *History of the Army of the Potomac*, page 394.)

Hdqrs. A. N. Va., 9th April, 1865.

General:—I sent a communication to you to-day from the picket line, whither I had gone in hopes of meeting you, in pursuance of the request contained in my letter of yesterday. Maj. Gen. Meade informed me that it would probably expedite matters to send a duplicate through some other part of your lines. I therefore request an interview at such time and place as you may designate, to discuss the terms of surrender of this army, in accordance with your offer to have such an interview, contained in your letter of yesterday.

Very resp., your obt. svt.

R. E. Lee, Gen'l.

Lt.-Gen. U. S. Grant, Comd'g U. S. Armies.

April 9, 1865.

General:—Your note of this date is but this moment (11.50 A.M.) received, in consequence of my having passed from the Richmond and Lynchburg road to the Farmville and Lynchburg road. I am at this writing about four miles west of Walker's Church, and will push forward to the front for the purpose of meeting you. Notice sent me on this road where you wish this interview to take place will meet me.

U. S. Grant, Lieutenant-General.

General R. E. Lee, Commanding C. S. Armies.

The final result was, however, most gratifying, though the culminating scene had been shifted and delayed. During the four hours of the suspension of hostilities pending the surrender the batteries were in position and the lines of battle formed, ready for immediate attack; you could see the gleam of alternating hope and anxiety playing upon the faces of those war-worn troops wherever you turned. In anticipation of the final result the headquarters band of my division was ordered up close in the rear of our line of battle; and when the announcement came that General Lee had surrendered the Army of Northern Virginia, this band broke the silence of the hour with the music of "Hail, Columbia," and the other national airs, rendered with indescribable spirit and grand volume. The example was followed by all the bands of the Army of the Potomac; the shouts of victory and peace swelled from a hundred thousand throats in exultant unison, and, above all, re-echoed such a continuous thunder from double-charged cannon, firing blank cartridges, as was never before heard on any battle-field. At the same time the air was full of hats, canteens, haversacks, cartridge boxes—everything that could be detached from the person and thrown high overhead. Soldiers who had grimly borne the brunt of battle for four long years with absolute fortitude melted like overjoyed women and embraced each other in arms, or rolled like children upon the turf. Their hearts were filled with irrepressible gladness, their faces bedewed with tears of joy. The battle-torn flags were waved, embraced, and kissed by the bronzed and war-scarred veterans. It is utterly impossible adequately to describe the scene, or the feelings that swelled the souls of that army. Glory, thankfulness, joy, generosity, magnanimity, patriotism, all mingled in the heart-throbs of the hour. The exultation of victory and the joyous anticipation of returning to our homes were tempered by sympathy and respect for a vanquished but valiant foe. Possibly the emotions of that hour could not be better expressed than in these lines, written by Associate-Justice Brewer, of the United States Supreme Court:

"Now thanks be to God for the dawning of peace,
A respite from conflict and a sweet release
From the carnage of war and the horrors of strife,
The shedding of blood and the wasting of life;
And far be the day when we rally again
For a harvest of death and a reaping of men.
No taunt for the vanquished, no sneer at her slain;
'Tis enough, they were brothers and are brothers again;
For henceforth forever one nation shall be
From ocean to ocean, from the lakes to the sea;
And o'er our land one flag shall float,
One song ascend from every throat:
That flag the banner of the free;
That song the song of liberty."

In that hour we could not also but remember the thousands upon thousands of brave comrades who had made the soldier's sacrifice. Eloquently silent, unseen, but present to our fond remembrance, was that spirit host in this glorious hour of final triumph. Of the hundreds of thousands who perished in that great war many to-day rest where they fell, and those who remain find consolation in the following lines:

"Cover them over with beautiful flowers,
Deck them with garlands, those brothers of ours,
Lying so silent by night and by day,
Sleeping the years of their manhood away.
Give them the meed they have won in the past;
Give them the honors their futures forecast;
Give them the chaplets they won in the strife;
Give them the laurels they lost with their life.
 Cover them over, yes, cover them over,
 Parent and husband, brother and lover;
 Crown in your hearts those heroes of ours,
 Cover them over with beautiful flowers.

"Cover the thousands who sleep far away,
Sleep where their friends cannot find them to-day;
They who in mountain and hill-side and dell,
Rest where they wearied, and lie where they fell.
Softly the grass-blades creep round their repose;
Sweetly above them the wild flow'ret blows;
Zephyrs of freedom fly gently o'erhead,
Whispering prayers for the patriot dead."

The black-mouthed cannon were at last parked in silence; the long commissary trains of the victorious army passed through the surrendered lines to supply alike both armies; the magnanimity and generosity of the silent commander touched the hearts of all with respect and admiration; and all realized that the cause that divided the two forces had disappeared, and that friendship and confidence must be restored.

The great-hearted leader and beloved President was soon to fall, but his wise and generous words express the spirit of the million of armed veteran soldiers who put off the habiliments of war and resumed the responsibilities and duties of American citizens. They remembered the earnest appeal or prayer as well as the wise counsel contained in his first inaugural: "We are not enemies, but friends. We must not be enemies. Though passion may have strained, it must not break our bonds of affection. The mystic cords of memory, stretching from every battle-field and patriot grave to every living heart and hearthstone, will again swell the chorus of the Union when touched, as surely they will be, by the better angels of our nature." And his words at Gettysburg, "With charity for all and malice toward none, let us bind up the nation's wounds." In that spirit they furled their triumphant banners, stacked their arms, and returned again to the peaceful walks of life.

A RECENT JOURNEY THROUGH THE WEST.

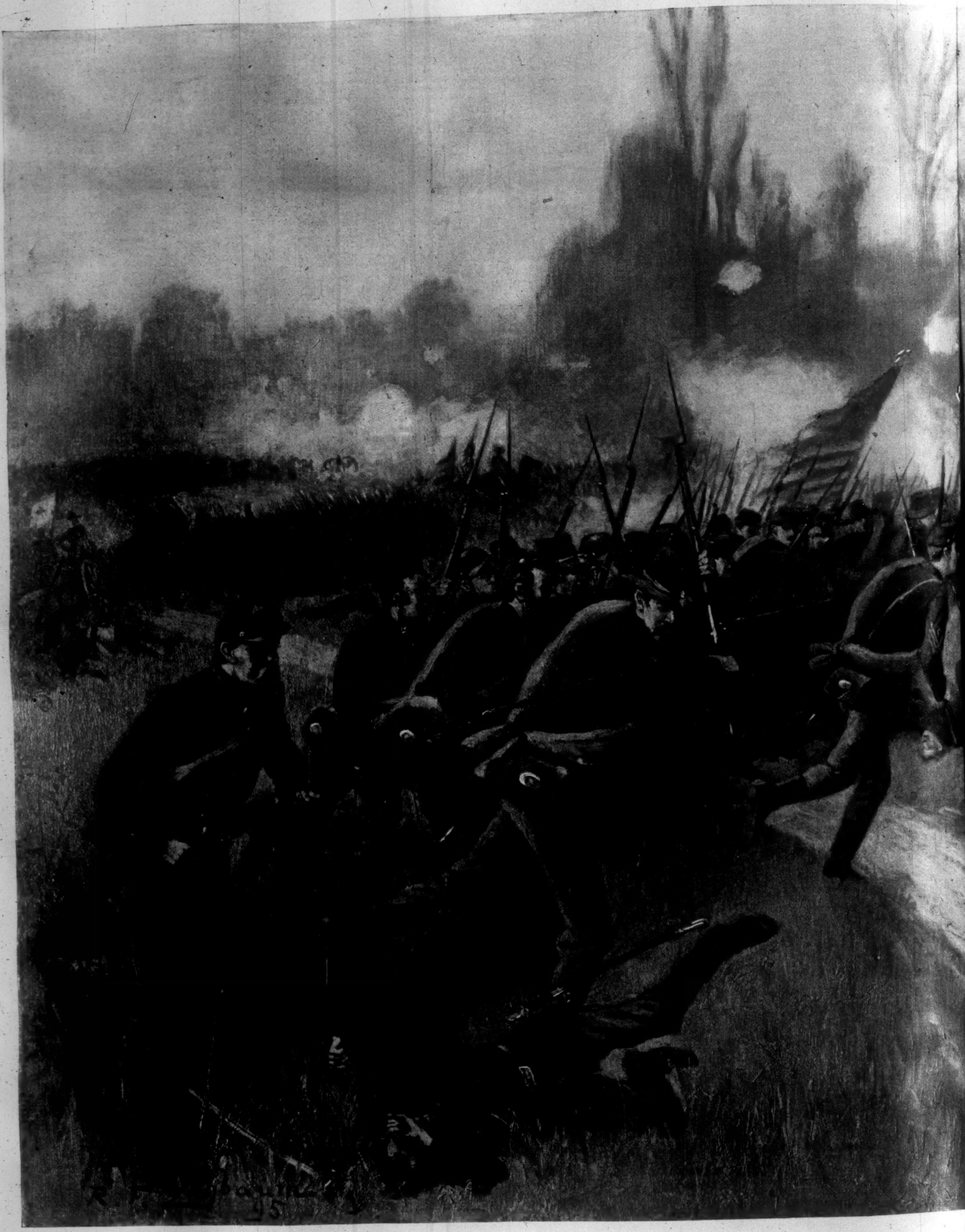
BY JULIAN RALPH.

XIII.—HOW WE DEBAUCH OUR INDIANS.

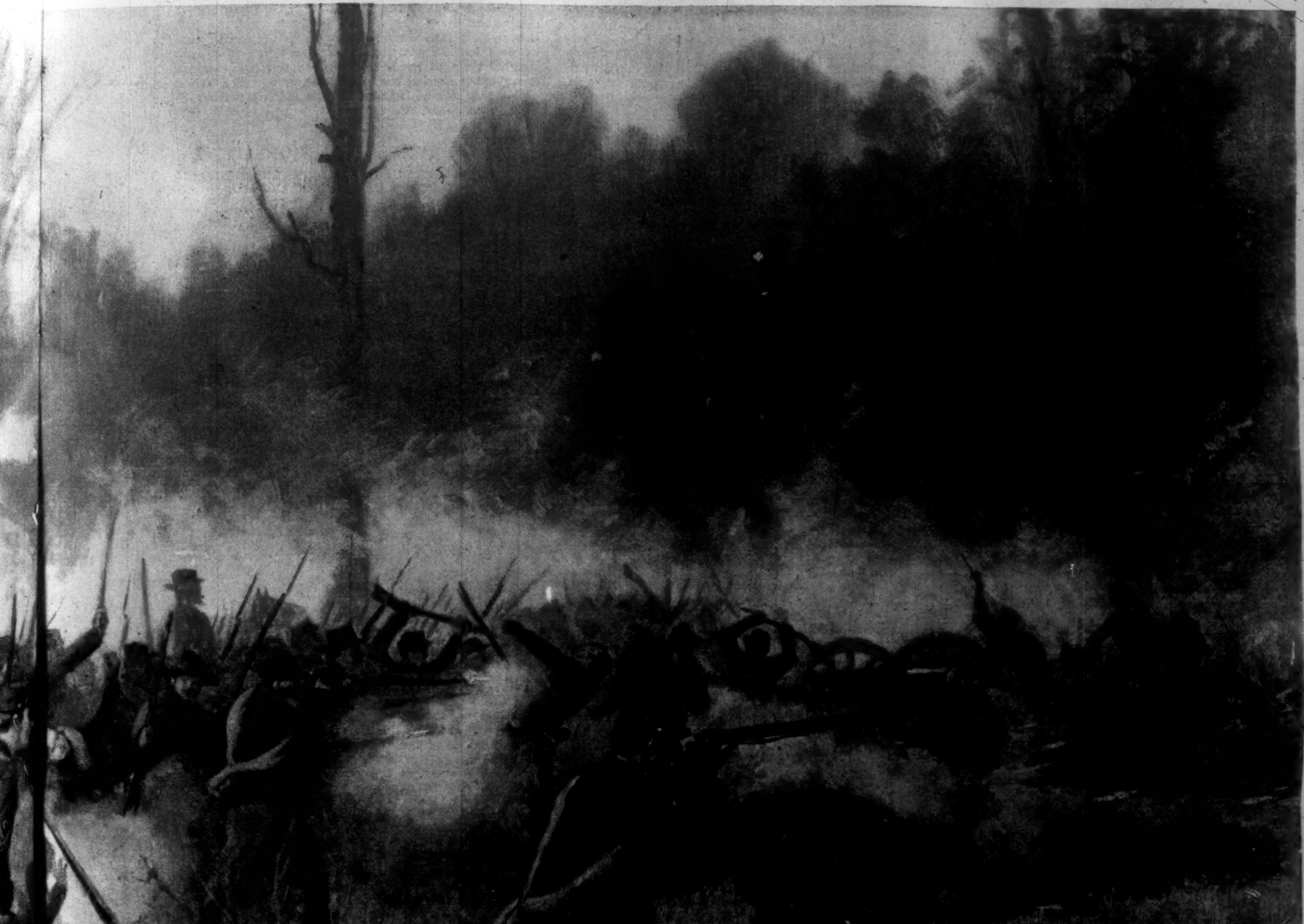
I SAID in a previous paper that the representatives of our government in the Indian Territory were engaged in an effort to convince the Indians that, whether they will or no, this country will demolish their governments. I also said that influential Indians are of the opinion that this will breed a panic, during which the helpless red men will rush into the acceptance of whatever terms our great and powerful government offers. To demonstrate the truth of these assertions it is only necessary to quote from an address by Commissioner Dawes to these red folk, who are at once the absolute owners of the Territory, and yet the creatures of our national caprice:

> "The conditions existing in the Territory are not satisfactory to the government of the United States.... We believe the government has fully decided that this Territory must be reorganized.... The steps necessary are....allotment of the lands....in severalty,....an abandonment of tribal organizations,....the organization of a Territorial government or a union with Oklahoma.... The question is not whether there shall be a division of land,....but in what method it shall be done. If you shall refuse to enter into agreements with us to voluntarily allot your lands,....we are convinced it will come through an enactment of Congress, in shaping which you will have little to do, and in which you would probably be denied many advantages which may now be secured by agreement."

Leaving out of consideration the question whether this is the method a powerful nation should adopt in treating with its wards, and ignoring the lesser question whether the commission is authorized to threaten and frighten the Indians into giving up their governments and lands, we see that the commission evidently has faith in its own prophecies. When I was in the Territory last summer the general belief was that the final proposition of our people will be that the Indians be obliged to sell to the white trespassers upon the Indian lands those town sites which these trespassers have covered with shops and dwellings in defiance of Indian law and our promised protection of the red men. This conquest of the white footholds and legalization of the wrongs we have seen the Indians weak-



FROM FIVE FORKS TO APPOMATTOX—“DURING THE HOURS OF THE DAY TH



THERE WAS CONSTANT PURSUIT AND FIGHTING."—Drawn by R. F. Zogbaum.—[See Page 82.]

ly suffer at the hands of the squaw-men will pull the main props from under their governments. It is intended that it shall do so. After that will easily come the purchase by us of all lands not (by us) deemed necessary for homes for the Indians, the allotment of the poorest parts of the land for such homes, the destruction of the five governments of the civilized tribes, and the creation of a new Territory for white men.

It is inconceivable that the Indian nations will permit the cunning squaw-men to receive the pay for these township lands. All lands are held in common there, and these squaw-men made the leases without the basis of ownership rights—often in reckless defiance of the Indian laws. The sense of justice for which a Christian prays would compel our government to drive these whites out of the Territory to-morrow, and to cancel the claims of the squaw-men landlords as persons utterly without rights in the case. But the purchases will be made, and the red man will once again suffer for the white man's vices. It follows also that the present proposition recognizes the probable division of the purchase-moneys *per capita* among the red men. This would be according to custom and to a plan that the improvident full-blood and the crafty half-breeds and squaw-men have always preferred, the one set preferring it by reason of their weakness, the other set by reason of their guile. Against that and all other *per capita* payments to red men in the future will be raised the protest of every man of decent instincts who knows the history of our relations with the Indians. The practice must be stopped, for it is nothing short of a national indecency, a vicious custom, a lowering of our civilization, unfair to the red men, and demoralizing to both reds and whites.

When a small sum of money is to be paid to the Indians the worst phases of the case are missed, because the Indian is able to spend small amounts before he gets them. He buys his coming money's worth on credit, and turns his claim over to his creditors. A quarter of a million dollars were paid to people on the Cherokee Strip last summer, and months before it was estimated that the Indians had gone in debt for all of it except $20,000. Those who owed money to white men were obliged to sign over their *per capita* shares. The money-lenders and squaw-men and cunning half-breeds who had led them into debt simply camped on their trails until they got what they wanted. But those Indians are neither better nor worse off than the ones who had no debts; for as the Indian mind slowly realizes that money is certain to come, the Indian cannot resist the temptation to spend it in advance. Why should he? He would spend it if he had it. Money to the Indian simply means the enjoyment of a feast, a drunk, or the possession of bright-colored luxuries.

In any and all events it is the white and the half-white who get it. So it is that on the Cherokee Strip the Indians bought whatever they saw and fancied at exorbitant prices, and signed over their shares to the peddlers and traders who tempted them. In dealing with the Indians these traders grade them all alike as dishonest, and charge from two to six prices for what they sell to cover the risk they run. They know very well that they run no risk of being cheated by the full-bloods, who are proverbially honest, but the "stained" element—the breeds—sometimes try to reach the paymaster before the merchant comes along with his claim. For these rascals all the full-bloods suffer, as the full-blood has been made to suffer ever since the first one met the first white man. It is only the full-blood who is going to suffer in the seizure of the Five Nations by our government. The half-breeds and squaw-men are wreckers who are luring those five little ships of state upon the rocks in order to drown the full-bloods and to seize the cargoes. And yet it was with the full-bloods that we made our solemn treaties, giving them land and promising them protection.

While I was in the Cherokee country I heard frequent allusions to the last great payment of *per capita* money to the Indians—that for the Cherokee Strip. By men of a dozen grades, from stage-drivers up to high officials, and in different parts of the nation, the same accounts were given of the saturnalia that attended the distribution of that six millions of dollars. It struck me that our government had been engaged in a very dirty business, and, since there was nothing peculiar, nothing that has not marked every such payment, that an effort to stop the practice by calling public attention to it is greatly needed. There came to the Cherokee country at the time of the payment representatives of every breed of parasites, vagrants, and scamps that preys upon humanity. From St. Louis, Kansas City, Chicago, even from New York, and, some said, from Europe, came the most shameless women in droves; came gamblers, fakirs, confidence-men; came shell-game and three-card operators, fraudulent museum and circus and cheap side-show lay-outs, venders of illicit and wellnigh deadly spirits; thieves, pickpockets, and even bands of train and stage robbers, ruffians, and desperadoes. Unprincipled merchants selling clothing pasted instead of sewed together, selling bogus jewelry, tinsel, and trash of a myriad sorts, came side by side with lottery agents, quacks, fortune-tellers, gypsies, horse-traders, lewd dancers, actor-pugilists, variety and minstrel men, snake-charmers, and the like, until there was set up a carnival of waste, riot, and license. The man-traps and the adventurers, criminals, and swindlers of half a dozen cities were transplanted to the groves and fields of a simple and gullible rustic population. It seems incredible, yet it is true that settlements like cities, laid off in avenues and streets, sprang up as receptacles for whatever of the millions the resident traders and sharpers had not got a claim upon before the money was paid.

I describe broadly from memory the scene and situation near Tahlequah, the capital.

Here is a supplementary account of what was seen at one of the other places selected for one of the payments by the Indian council. I quote from the account sent to the *Herald* of Denison, Texas, by an occasional writer, for whose reliability the editor of the newspaper spoke positively. The office of the government paymaster was the Sequoyah court-house, in the woods, eight miles from a railway, with but one other building in the neighborhood—a log house. For a week before the payment began the people had been pouring in there, until there were several thousands on the ground. "It resembled a city, or rather a new mining-camp, for it was all tents, and was laid off in regular streets, which had names, such as Midway, Broadway, Fifth Avenue, etc. There were people of all colors, and of every nationality of the earth. Every kind of business was represented—lemonade stands by the hundreds, eating-houses and lunch-counters of every description; peanut, pop-corn, and taffy-candy stands; hot tamales and Mexican chile.

"Negroes with hot catfish and chicken that looked nice and crisp, and made one feel hungry to look at. Jews were there in great numbers, such as one sees in Baxter and Chatham streets in New York, wearing their greasy clothes and slipshod carpet slippers, and selling their bright-colored, cheap, and poor quality of calico, and even worse jewelry. Ice-cream and soda-water stands were everywhere; cheap jewelry by the peck; all kinds of cheap dry-goods and clothing. There were sleeping-tents by the hundreds, where you could get a bed for twenty-five cents, and gambling-tents without number, where every game of chance you ever heard of could be seen. Crap games patronized by crowds of negroes, and the familiar 'Come-a-seben,' 'Come-a-leben,' etc., were heard on all sides. Wheels of fortune, faro, and roulette were all to be found. Barber stalls and Chinese laundries were doing a rushing business. Horse-traders were there in crowds, selling horses by auction, or in any way to keep up a noise and add to the excitement. The streets were very narrow, and were at times crowded with wagons hauling water and ice. 'The Strong Man' who breaks stones with his fist and bends bars of iron in his hands was also there. Fake shows, museums of natural curiosities, sparring matches, merry-go-rounds, that did all the business they possibly could and made money night and day; spectacle stands, whose owners tried to make every one think his eyes were defective; music stands that filled the air with discordant sounds of many instruments, and dance platforms with squeaky orchestras, and numerous scenes of every description, not soon to be forgotten.

"Hundreds of people from Fort Smith were there. It is only sixteen miles away; they went in omnibuses, hacks, wagons, and on horseback. The very best of order prevailed, and there was no whiskey to be had on the grounds. Every one seemed to be in good humor. Of course the court-house was the centre of attraction, and every one pressed eagerly against the rope which was stretched sixty feet distant from the court-house, and the too inquisitive were ordered to stand back by one of the numerous guards stationed within the ropes, with Winchesters in their hands and six-shooters in their belts. The enclosure had very much the appearance of an arsenal, as guns and pistols were to be seen everywhere. Those who came for their money went in at an entrance at the west side of the court-house, passed on to the front of the building, where, under the shade of the spreading oaks, were placed the tables, on which lay the register, and the thousands of dollars that were to bring such joy to the ones who at this time, if never before, were glad to be called Cherokees. Among those to receive money while I waited at the table to see how it was done was a tiny little man who drew the money due for nine—in all, $2391 30—quite a neat little sum. Next came a woman whom Chief Bell did not know, but after a search was identified, and received her $265 70; and so it went on."

The money seems to have been handled with extreme care to avoid mistakes. Under the system that was adopted, each claimant went to the first table and gave his or her name to the chief, who searched the citizen roll, and, if he found the name, announced the number of individuals for which the person was entitled to draw. The applicant then passed to the second table, where the treasurer or paymaster paid the money, in cash or by check, as it was demanded. If cash was paid, the recipient counted it in the presence of witnesses. "Then the poor Indian was obliged to run the gauntlet of his creditors, and they seemed to be legion. They were seated under an arbor inside the rope enclosure, and were waiting, bill in hand, to seize the man the moment he turned to leave. Those who did not wish to pay claimed the protection of the guards, who escorted them past the line to "the Midway," where they became the prey of the many fakirs who were lying in wait there."

This account declares that no liquor was sold at this place. So strict is the prohibitive law and so sharp the watch of the deputy marshals that it is almost certain that no liquor found its way to any payment station. But it was to be had, where it is to be had constantly, in less degree—in the woods, where the smugglers lurk, acquainting the Indians with their hiding-places by the blast of a horn, the discharge of a gun, or some other signal agreed upon. The liquor is vile, and yet fetches several times the price of the genuine stuff.

Not all the money turned over in these payments finds its way into the hands of this rabble or the purses of the resident traders and peddlers. I saw a tidy house that had been enlarged and improved with part of the last payment, and was told of other such improvements. I heard also of men who established themselves as merchants, speculators in horses, and in other legitimate lines with their shares. But the mass of the people, particularly the full-bloods, are victimized in even more ways than I have described.

Payments are promised in the near future to the Delawares, Shawnees, and Cherokee freedmen, and, I think, to the wretchedly bamboozled Kickapoos. The money should not be handed over to the individuals. It may seem inconsistent for me to recommend a breach of our promises to the Indians, but I write solely as their friend, and with the belief that inconsistency on my part should commend itself to my government, whose inconsistencies in its treatment of the Indians are beyond computation, reason, and belief.

The Dawes Commission, in its report to the Fifty-third Congress, submits its propositions to the citizens of the Five Nations, showing that in each case it proposes to make *per capita* payments of all the purchase-money not devoted to school purposes. And yet in that same report the commissioners support what I have here declared with regard to the practice. This is their statement: "The large payments of moneys to the Indians of these tribes within the last few years have been attended by many and apparently well-authenticated complaints of fraud, and those making such payments, with others associated with them in the business, have, by unfair means and improper use of the advantages thus afforded them, acquired large fortunes, and in many instances private persons entitled to payments have received but little benefit therefrom.

"And worse still is the fact that the places of payments were thronged with evil characters of every possible caste, by whom the people were swindled, defrauded, robbed, and grossly debauched and demoralized. And in case of further payments to them the government should make such disbursements to the people directly, through one of its own officers."

Oh no! a thousand times no. It is the distribution of the money, not the method of distributing it, that is at fault. We cannot be going to be guilty of the crime of destroying the Indian nations. We must maintain them all, except possibly the Chickasaw tribe, upon a slightly diminished territory. Then the moneys due the Indians can be paid into the treasuries of the nations in bulk, to be used for the creation and maintenance of schools of various sorts, of roads and bridges and libraries, and in many other needed and practical ways. And these expenditures should be made under the supervision of our War Department.

STEVENSON MEMORIAL.

AN INSCRIPTION FOR THE DRINKING-FOUNTAIN TO BE SET UP IN SAN FRANCISCO.

God made me simple from the first,
And good to quench your body's thirst:
Think you he has no ministers
To glad that wayward soul of yours?

Here by the thronging Golden Gate
For thousands and for you I wait,
Seeing adventurous sails unfurled
For the four corners of the world.

Here passed one day, nor came again,
A prince among the tribes of men.
(For man, like me, is from his birth
A vagabond upon this earth.)

Be thankful, friend, as you pass on,
And pray for Louis Stevenson,
That by whatever trail he fare
He be refreshed in God's great care!

Bliss Carman.

THE GRAY MAN.*

BY S. R. CROCKETT,

Author of "The Stickit Minister," "The Raiders," etc.

CHAPTER VII.

MY LADY'S FAVORS.

IT was as I had foretold. Those that had flouted me for a beardless boy now flouted me no more. I mean chiefly Nell Kennedy. Indeed, for some days it was as much as I would do to speak to her. She would pass me in the pleasaunces of the house of Culzean when I walked abroad in the sunshine with my hand on my sword—as was my duty—to receive her father's guests. For there was a great repair of people to our castle since the outlawing, the cause of which was considered most fortunate and honorable to all concerned.

Nell Kennedy, as I say, would often pass me in the orchard or Italian garden, which her father had made with great expense, and as she went by she would kick with her foot a stone in front of me. But to this I took no heed whatever, no more than if I had not seen it. Because, for my own part, I was resolved never to think of maids and such light matters again, but to concern myself solely with glory, as became one that had been outlawed for rebellion and other deeds of military prowess.

Once it happened that we were all in the garden, Marjorie, the loons James and Alexander Kennedy, and little David, Sir Thomas's son. Also Nell Kennedy was there. Sir Thomas was walking to and fro at the garden's end, all by his lone, with his hands clasped behind his back, as was his custom.

Then Nell, who, being angry, desired above all else to put a slight upon me, called me to come to her, as though I had been a servitor, and bade me take a misbehaving puppy dog of hers within doors.

But I was equal with her, and called to me Sandy her brother, who played on the grass-plots.

"Who may that little girl be that has the messan dog with her?" I asked of him.

"Thou art a blind colt-head not to know my sister Nell!" he answered, and ran again to his play with his brothers.

"Ah," said I, looking over the heads of those that were near by. "Now I do remember to have seen the little maid playing with her dolls before I went to the wars!"

And with that I marched off, and walked to and fro on the terrace near to my master. He presently came and walked with me, as I had hoped he would, in sight of Nell and of them all, speaking low and kindly the while. And I listened as though it were an affair of state and policy he was confiding to my private ear, though indeed it was only concerning our expenses with the great number of guests who came to see him, and his fear that the buttery was running low.

When Nell Kennedy had betaken herself away in an access of anger and despite, I made my bow to Sir Thomas, her father, and went to the pleasaunce once again. The young Lady Marjorie came walking by, fairer of face than the flower of the hawthorn hedge on a moonlight night, but with hair tossed about her temples blacker than the sky on a night of stars. Her eyes were bright and large when she turned them on me.

"Launcelot, come and walk with me awhile," she said, kindly, "unless you have something better to do—with your arms and war gear as it may be," she added. And her way of speaking of my calling as a soldier pleased me. Also in spite of my renunciation of all pleasure in women's society, my heart gave a great stound at her marked favor. Perhaps, also, at the way she had in walking, which was with her head high and her bosom set well forward in its bodice of fair linen, and all her sweet body swayed to the side as a willow wand that bends in the wind.

Her voice, the voice of Marjorie Kennedy, was like the running of deep water in a linn under the dusk of trees, with undercurrents of sobs and pitifulness in it, for all that it was so proud. For even thus in her youth, walking as the fairest maid the sun shone on, she seemed to be "fey," trysted to some lot beyond that of maids who are good men's wives and mothers.

But enough of speaking about her and about. Better that I should tell what she said to me as we walked up and down, while the buds were opening, that gracious May gloaming.

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* Begun in Harper's Weekly No. 2037.

"It was a good fight, I hear, and well fought," she said.

"Which fight may it please you to speak of, my Lady Marjorie?" said I, making as though I had been in many.

"The battle in the High Street of Edinburgh," she made answer, and methought smiled as she said it. But there was no bairyly scorn and raw coltish ignorance in Marjorie's smile, as there was in the face of her sister, who was nothing but a child, at any rate, and wore her hair without a snood, flying daftlike about her shoulders.

Then I told her of all the fight, and she listened with face turned away from me to the sea, and to the hills of Arran that were so blue in the distance, so that for a space I thought she listened not to what I said.

But in a little she said: "And you speak thus of Gilbert Kennedy of Bargany, that he is an enemy to our house and name. How say ye that such an one is noble and worthy?"

For I had been telling her of meeting him coming from the King's palace.

"Ay, noble and generous is Gilbert Kennedy, as well as the handsomest man that walks, with a spring to his feet as one that goes upon the twigs of the pine-trees in the woods. He can twirl a lance in one hand on horseback—never was there such a man!"

For I had given him my heart and admiration, being then young, or at least not very old in years. And I wished with all my heart that he had been chief of our side, and Earl of Cassillis, instead of him that was. Though my Lord is a good man also.

Then it was that my Lady Marjorie showed me the greatest favor that ever she showed to any man, and caused my heart to beat with love and hope. For she took my hand in hers, holding it up by her side as she walked, and stroked and touched it gently with her other hand as we went along, being hidden by the screen of the leaves in the pleasaunce hedges. It was so sweet to me and precious that I slept with my right hand in a glove of silk for many days—ay, and forbore to wash it. For I bethought me that though, as a man of war, I had forsworn the society of silly girls, every true knight had a lady for his heart's mistress, whose colors he might wear in his helmet, and whose lightest word he might treasure in his heart.

Thus we walked and talked while the sun was going down and the colors of a dove's breast crept over the water from the west.

"And this Gilbert of Bargany—tell me of him; for, being the great enemy of our house, I desire to hear more of him," she said.

So I told her, being nothing loath to speak of so brave an enemy.

"Was he hurt in the combat, think you?" she asked again, carelessly, as one that thinks of other things.

"Wounded? No," I replied, with a laugh; "on the contrary, he pursued us down to the ford of the Nor Loch, and defied us all to come back and have it out. But I think that not he but another had a hand in the craven's trick of letting loose the offscourings of the prisons, Highland catherans and Border hedge-thieves, on us."

"And who might that other be?" she asked.

"That," I replied, with dignity, "I am not at liberty to tell. It is a secret under trust."

"Tell it me," she said, bending her eyes on me, that were beautiful as I know not what.

And this, indeed, I should very gladly have done at that moment, but truly I knew nothing of the matter. So I made haste to answer that I would readily die for her, but that it was a soldier's honor that he should keep the secrets with which his honor had been intrusted.

"Then tell me what you can," she said, so quietly that I was ashamed of my subterfuge; though that is the way that all wise men must talk to women, so as to keep the peace, telling them mostly the truth, but seldom the whole truth.

"It was," said I, "the Gray Man!"

"Ah," she replied, quickly drawing away her hand and laying it upon her heart, "the Gray Man!"

"What ken ye of the Gray Man?" I asked her, in surprise.

"Nothing," she said, giving me back her hand; "I know not why, but for the moment something came upon me, and I felt a little faint. It is nothing. It has already passed."

Then I wished to bring her a cup of wine from the house, but she laughed more merrily than ever I had heard her, and tossed back the lace kerchief that confined her hair, so that it lay about her white neck with the ends drooping over her bosom.

"Let us walk here, Launcelot," she said, "for it is lonely within the great house."

A saying which made my heart swell with gladness and pride, for she had never so distinguished any man before, so that I forgot all about my vows and about forswearing to company with women. But this was indeed very different.

"My Lady Marjorie," I said (I much desired to say, "My sweet Lady," as they do in the plays, but dared not)—"My Lady Marjorie," I said, "I will be your true knight, and fight for you against all, so that coming home I may see the pleasure in your eyes."

"Ah, will you truly?" she said, and sighed. Then she was silent for a moment, but took not away her hand, which I took to be a good omen.

"No, you must not—you must not. It would not be fair," she said.

"I love you with all my heart!" I said, trying to reach her hand; but somehow, though it was very near, I could not take it in mine.

She seemed not to hear me speak.

"Well," she said, at last, as if to herself, "perhaps it will be good for the lad."

I could not conceive what she meant.

"Launcelot," she said, and her voice had music in it such as I never heard in any kirk or quire at matins or at laud—"Launcelot, do not think of me, I pray you—at least, not if you can help it—"

"Help it I cannot," answered I; "it is far beyond that!"

And so I thought at the time.

"But Launcelot, my squire," she said again, "it is better for thee to be a squire of arms than a squire of dames! At least," she added, "till you win your spurs."

"I will win them for your sake, an you will let me, Marjorie!" I cried.

"Win them, then, Launcelot," she made me answer; "win them for my sake—and see, you shall wear my colors."

And she undid a brooch of gold whereon were the lilies of France, that were the badge of her house, and setting it on the velvet collar of my coat, she gave a little pat to the place where she put it.

"It sets you wild," she said, with her fair hair to one side. "Two such I have. Wear you one and I shall wear the other—for Marjorie Kennedy and the honor of Culzean."

It sounded like a sacred oath: *"For Marjorie Kennedy and the honor of Culzean!"*

Then most humbly would I have lifted her fingers to my lips and kissed them, not daring more; but she put her hand on my head, for she was tall (though not as tall as I), and bent to me.

The blood of my heart went to my ears, deafening me, and I stooped toward her.

"No, not there," she whispered, and kissed me gently on the brow.

"My laddie," she said, "be brave, true, noble, and one day you shall know what the love of woman is."

And so, waving me not to follow her, she went in, with her head turned away from my sight.

So there for a great space I stood in the dusk of the arbor, mazed and bewildered by the strange, undreamed-of bliss—ennobled by the touch of her lips, ay, more than if the King had laid his sword on my shoulder in the way of accolade.

Then at last I moved and went in, dragging tardy feet away from the sweet and memorable place.

At the garden gate I met Nell Kennedy, and made to pass her without seeing her. But she stood in the middle of the way.

"I know," she said, pointing scornfully with her finger, "Maidie has been talking to you behind the hedge. She has given you the French brooch she would not give me yesterday, though she has another."

Then I walked silently past her with as great dignity as I could command, for that is the best way with forward children.

But she turned and cried after me, "I know who will get that other!"

A saying which did not trouble me, though I could not forget it. Because I knew well enough that it was only Nell's spite, because her sister had not given her the golden badge which she coveted.

High in my room in the White Tower I sat and looked out to the sea; I sat all night, till the sun rose over the woods and the chilly tops of the waves glittered. I bethought me on all that had happened, and I remembered with shame many things that I had done, especially in the matter of the Grieve's lass, and my convoying of her home through the wood. But now, with Marjorie Kennedy's badge against my lips, all things had become new, and bitterly was I ashamed of my folly, and right briskly did I repent of it.

CHAPTER VIII.

THE LAIRD OF AUCHENDRAYNE.

It was not to be supposed that the taking of the treasure of Kelwood was to be permitted to pass without the Earl, a man keener for red siller than any other man in Scotland, casting about him for the reivers of the gear he had so confidently counted his own. His old grandmother of a Countess, whom he had married for her tocher and plenishing, flustered about the house of Cassillis like a hen on a hot girdle when she heard of the loss. It was but the other day that she had to draw her stocking-foot and pay down eight thousand marks that her man might be permitted to resign the office of High Treasurer, lest all her gear would be wasted in making loans to the King, who had great need of such. And so the loss of this treasure sat heavy on her, as indeed it did on her husband.

The Earl himself rode over to Culzean to hold counsel with his uncle, the Tutor. He cherished a wonderful affection for Sir Thomas, considering what a selfish man he was, and how bound up in his own interests.

So after they had talked together, pacing up and down in the garden, while I walked apart and pressed the hard brooch-pin of Marjorie Kennedy's trysting favor to my breast for comfort, they called me to them.

So, with all respect and speed I went, and stood with my bonnet off to hear their command. I thought that it was some light matter of having the horses brought. But when I came, the Earl was looking keenly at me, and even Sir Thomas paused a little while before he spoke.

"Launcelot, you are a brave lad," he said, "and I know that you desire to distinguish yourself even more than you have done, though you have shown your mettle already. Now my Lord and I have a matter that needs a man to perform—one of address and daring. I hear from all about me that you are a ready man with your wits and your tongue. Will you bear my Lord's cartel to David Crauford of Kerse?"

"Ay, my Lords, that will I, and readily!" I replied, knowing that my good fortune stood on tiptoe.

"I am not eager," the Earl said, breaking in upon my reply, "for reasons that I have given to the Tutor, to send one of my own folk. I would rather send one more kin to Culzean here, one who is a gentleman of good blood and a brave Kennedy, such as I observed you to be the day of the tulzie in Edinburgh."

"I will serve Cassillis till I die," I replied, making him a little bow, because I wished him to see that, though I was of the moorland house, I had yet manners as good as he had brought back with him from France. Besides, I saw Marjorie looking down upon us from the terrace, which made me glance at my shadow, which lay upon the gravel.

And I was glad to observe that the point of my cloak fell with some grace over the scabbard of my sword. It was not vanity, God knows, but only a just desire to appear point device in the presence of the heads of my clan and of the lady of my heart. For of all things I am not vain, nor given, after the manner of some, to talking greatly about my own exploits.

"So," said the Earl, "you shall go to David Crauford of Kerse at his own house as my messenger. You will not give him a written but a spoken message. And in token that you come from us who have power to speak, you will exhibit to him our signet-rings, which we now intrust to you to guard with your life."

So, giving me the rings, which I put under my glove upon the first finger of the left hand, he communicated to me the cartel for the Laird of Kerse, which he made me repeat carefully in their hearing. Then he dismissed me to go my way.

And as I went I saw the lads roistering in the garden with the young Sheriff of Wigton, who had married their elder sister when she was but a lassie. And I smiled as I thought within me, "Had I been so born to lofty estate, I might even have been playing at golf and patball, instead of riding on the errands of Cassillis, with an Earl's message in my mouth and an Earl's signet on my finger."

And I do not think that the pride was an unworthy one, for since I had none to push my fortune for me, it was the more necessary that I should be able to do it myself.

I went to get my war-horse, for Sir Thomas had given me Dom Nicholas, a black of mettle and power, well able to carry me even had I been clad in full armor, instead of riding light, as I now meant to go, with only my sword and pistolets.

At the seaward corner of the White Tower, going by the way of the stables, I met my Lady Marjorie, and my heart gave a bound at the seeing of her. She came gravely forward to give me her hand. Yet not to kiss, as I knew by the weight of it, and by her taking it quickly again to herself.

"Whither go you, man of affairs?" she said, smiling with pleasantry.

"I go with an Earl's cartel and defiance," I replied, telling her, perhaps, more than I ought; but then she was my lady.

Marjorie became very pale, and set her hand on the stone parapet of the sea-wall where she stood.

"To Bargany?" she asked, breathlessly, for it was natural she should think that the quarrel with the family had broken out again.

"Not to Bargany," I said, smiling to reassure her. "I cannot now tell you where, but it is out of Carrick that I ride—Carrick for a man—Kyle for a cow. I ride to the land of cheese!"

"God speed you, then," she said; "take care of yourself—beware of the dairymaids. I have heard they are dangerous."

"For your sweet sake," cried I, waving my bonnet to her as I ran down the path.

But before I went out of sight I turned and looked back, for, indeed, I could not help it. And Marjorie was standing under the archway where I had left her, with so sad a countenance that I had to run back to ask her what was her grief; but she seemed to awake, kissed the tips of her fingers to me, and turning her about, walked slowly within.

When I was fully arrayed I rode past the front of the house, on pretext of knowing if my Lords had any further commands for me, but really that the maids might see me upon Dom Nicholas in his fair caparison of beaten silver. She whom I wished to see I saw not; but there at the great gate, with a foolish spraying branch of hawthorn in her hair, was Nell Kennedy, of whom during these last days I had scarcely thought.

And with her, to my burning shame and amaze, there was Kate Allison, the Grieve's daughter. The two maids stood with their arms about one another's waists, as maids that are half bairns are wont to do. But neither of them looked at me. Only when I made Dom Nicholas caracole past they turned disdainfully aside, as though they were avoiding the path of some poisonous toad or asp. And so without word they passed down one of the leafy avenues that beset the place of Culzean, which in a moment made my full sweet cup empty and bitter.

At this I was much dashed and crestfallen, so that I had no spirit in me. For I was sure by the attitude of the maids and their demeanor to me that they had gotten to the stage of confiding of secrets. So that I had a good guess it would be as well for me to avoid the Grieve's house by the shore for some time to come. Which thing, indeed, last evening's tryst with Marjorie had made me resolve on before. But it was not the matter of Kate Allison's anger that troubled me; it was rather that the clattering minx Nell Kennedy would certainly tell her sister of my past boyish affairs with the lass, and specially of the homecoming from the March fair so late at night.

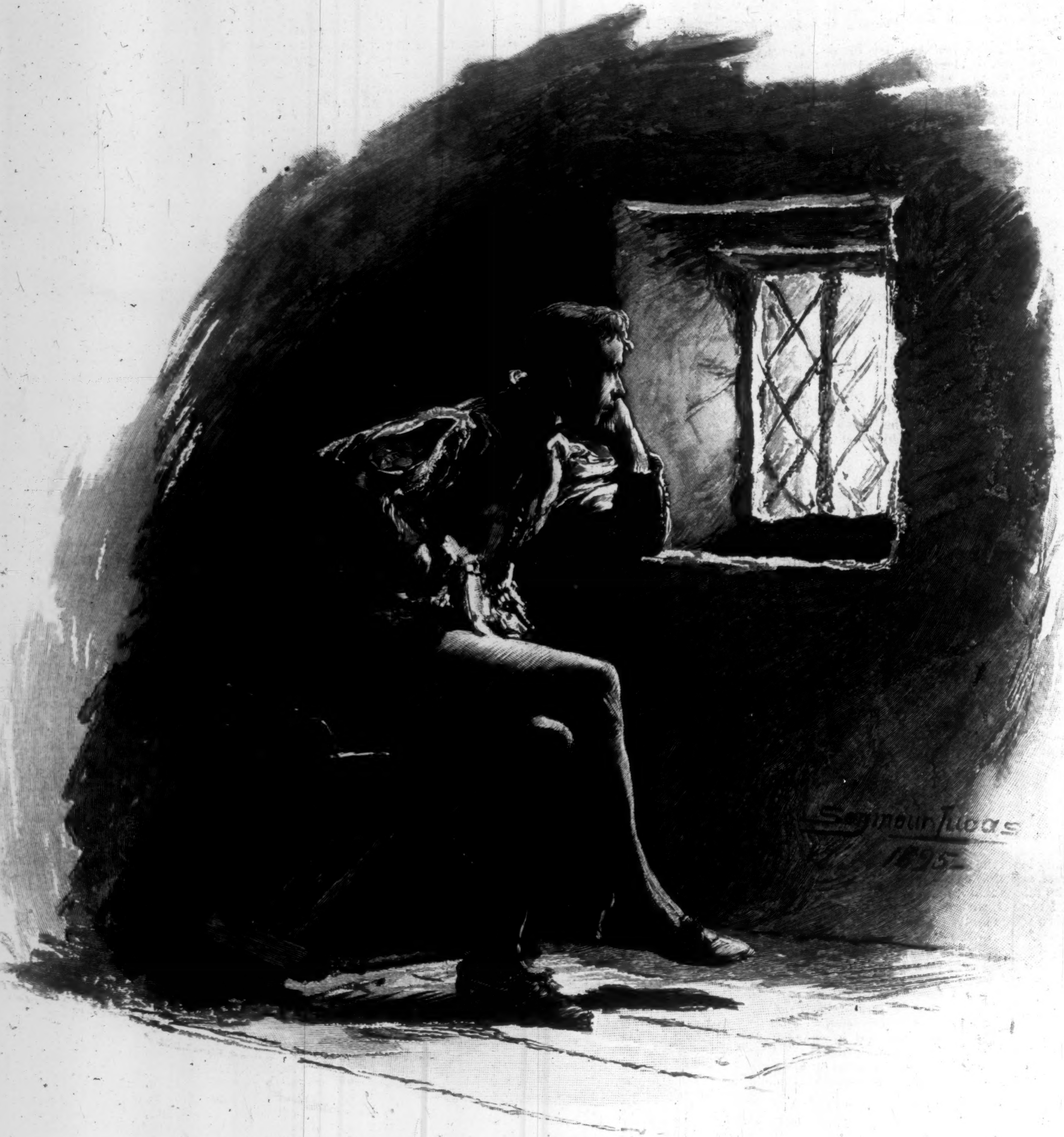
But the stir of going through Maybole—the lasses running to the doors to admire, the prentice lads envying and hating me, so worked on me that I forgot the ill-fared memory of the two maids linking down the greenwood together. Yet the thing came again into my memory and stuck there before I had o'ertaken half the way to Dalrymple, by which I was behoved to go.

As I rode along I practised pulling at the wicks of my upper lip, where I was persuaded that my mustache was certainly beginning to grow apace. For so I had seen the soldiers of the King's Guard do in Edinburgh, and mightily admired them at it.

The way went pleasantly by, there being many folk of all degrees and qualities on the road. And as many as saw me come stepped aside and stood at gaze if they were on foot, or courteously saluted me as an equal if they were on horseback. Both which things pleased me well.

So I went on, smiling to myself for the pleasantness of my thoughts, in spite of the incident of the lasses. Suddenly I came upon a horseman like myself that rode down a loaning from the muir-side. I saw no weapon that he had about him, yet he was no minister or merchant, by the sober richness of his habit. He was dressed in fine cloth of Flemish blue, with a plain edging of silk, without lace or any broidery. His face, when I saw it, was pleasant, and there was on it a smile of good cheer. He seemed to be tall of his person, and from the manner in which he reined his horse with his left hand I knew him to be strong. A well-appearing, sober, conditionable man of fifty I would have taken him to be, fit to be head of a house or to sit at a King's Council table.

But his occupation was the strange part of his sudden appearing. He was employed in reading a little book which he held in his right hand, riding easily all the while with his horse at a brisk walk—a thing which I never saw a man do before. Then was I sure that he was a man of religion by his busying himself with his devotions. At which I was the better pleased, for religion is a thing I was taught to reverence above all else, for that is the habit of the moorland folk who get but little of it. On the other hand, they tell me that in Edinburgh, where there are as many as seven ministers, the folk pay little heed to their



"HIGH IN MY ROOM IN THE WHITE TOWER I SAT AND LOOKED OUT TO THE SEA."

privileges, and are, as indeed I have seen, given over to follow all manner of wickedness, and that with greediness.

As my fellow-traveller came down the loaning he looked up, and, seeing me, he wheeled his horse alongside of mine, and very courteously gave me "Good-day."

Then he admired Dom Nicholas, letting his eyes stray smilingly over my equipage. Yet even at that moment I marked that it was a set smile, and methought that there was a busy brain behind it.

"You ride like a soldier that hath seen the wars, young sir," he said.

"Ah," I replied, lifting my bonnet of steel as to an elder, "but little enough of that, for I am but a youth."

"You will mend of that, I warrant," said my companion, "and in the end more swiftly than you will care about."

"You were busy with your book of devotion," said I, with respect, for I care not to force my conversation on any man; "let me not interrupt."

"Nay," he said, "I fear I am no great churchman, though I have reading and worship in my own house, and generally I may claim to be well affected toward the Almighty."

"Are there no churches in your part of the country? for I perceived by your habit you were not a hereaway man?"

"There are kirks there, but I cannot bide to be hampered and taken in a snare within walls, in the present unsettled state of the country. A peaceable man does well to worship in the open. What sense is there in being shut weaponless in a kirk, and shot at through the windows, as happened not long ago."

I asked how that could be.

"Have you not heard how in the north country the Craufords beset the Kennedys in Dalrymple Kirk, taking them at an advantage without their weapons of war, so that a Kennedy now goes no oftener to kirk than the twenty-ninth of February comes into the calendar?"

"How strange it befalls!" said I, laughing. "For I am a Kennedy, and I ride to visit the Craufords of Kerse."

Then he looked at me more closely than ever.

"My name," he said, courteously, "is John Muir of Auchendrayne."

So I told him my name and style, and the knight's name to whom I was squire; for after his giving me his own name I could not do less.

"You have been in Edinburgh lately?" he said. "And I doubt not by your looks, bore yourself well in the sad broil in the High Street. Indeed, I think that I heard as much, though, being a man of good age, and one that is of quiet ways, I neither make nor mell with such tulzies, which are for young lusty folk, at any rate."

After a little silence and thought he asked me if I had ever spoken to Gilbert Kennedy of Bargany, and it was with a loath heart that I answered "No."

Then he spoke of him and his noble prowess, comparing him to the Earl of Cassillis to his great advantage—which, I grant it, was easy to do. But since I could not wear a man's signet-ring on my finger and deny him even by my silence, I spoke up for my colors, and that is good enough religion, as I read it.

"I am a Cassillis man," said I, with my hand on my sword, "and I care not who knows it."

"Hush you, young sir," replied the Laird of Auchendrayne; "mind that you are now in an enemy's country. I warrant that the Kelwood has travelled this road before you."

"I am not one who cares whether folk know my opinions. See, I wear them on my collar. And I have on my finger a double safe-conduct."

Whereon I showed him the rings, drawing off my gauntlet that I might show him the signets.

Then he redoubled his respect and rode nearer to me, which made me glad that I had showed him the seals with their crests.

"You are young to ride so far alone on such great folk's business. Even I that am old and sober am not so trusted."

"Laird Auchendrayne," I said to him, "you do jest with me because of my youth. For you yourself are of the great ones, their kinsman and equal at muster and council-board, and but lately, in the Earl's absence, Baillie of Carrick!"

Then he went on to speak of the Earl, mocking at him for being greedy-tooth for land and siller, like his father, and warning me that he would cast me off without fee or reward, like an old glove.

"Nay, worse," said he, "for he will save the worn glove to sell over again to Lucky Nish of the Luckenbooths."

"Light-hand or luck-penny," said I, "Launcelot Kennedy is not the man to change his colors for goods or gear."

"And who bids you?" said he. "Tush, man! you are at the horn and outlaw. Any man may take your life and be the freer of it. The sneckdraw Cassillis and the old wife Culzean are not fit mettle for you to ride beside. Hear ye, man; I will tell you a secret which none knoweth yet, but which, if you are wise and bold, will make your fortune with the King. Bargany is to marry one of the King's bower-maidens—one that carries the King's name—and he is to have the Earldom of Carrick."

Here he hushed his voice and leaned towards me, setting his hand on the arch of Dom Nicholas's neck.

"And that," he whispered, "will mean knighthood and an estate, besides a fair maid with a tocher, to every man that can draw a sword and lead a company. What think ye of that? Be not hasty, man. Bargany will crumple up Cassillis as I crumple this bit of paper."

And he threw a crushed sheet of writing into Doon Water as we rode beside it.

Then I faced about to him, and sat myself very straight in the saddle.

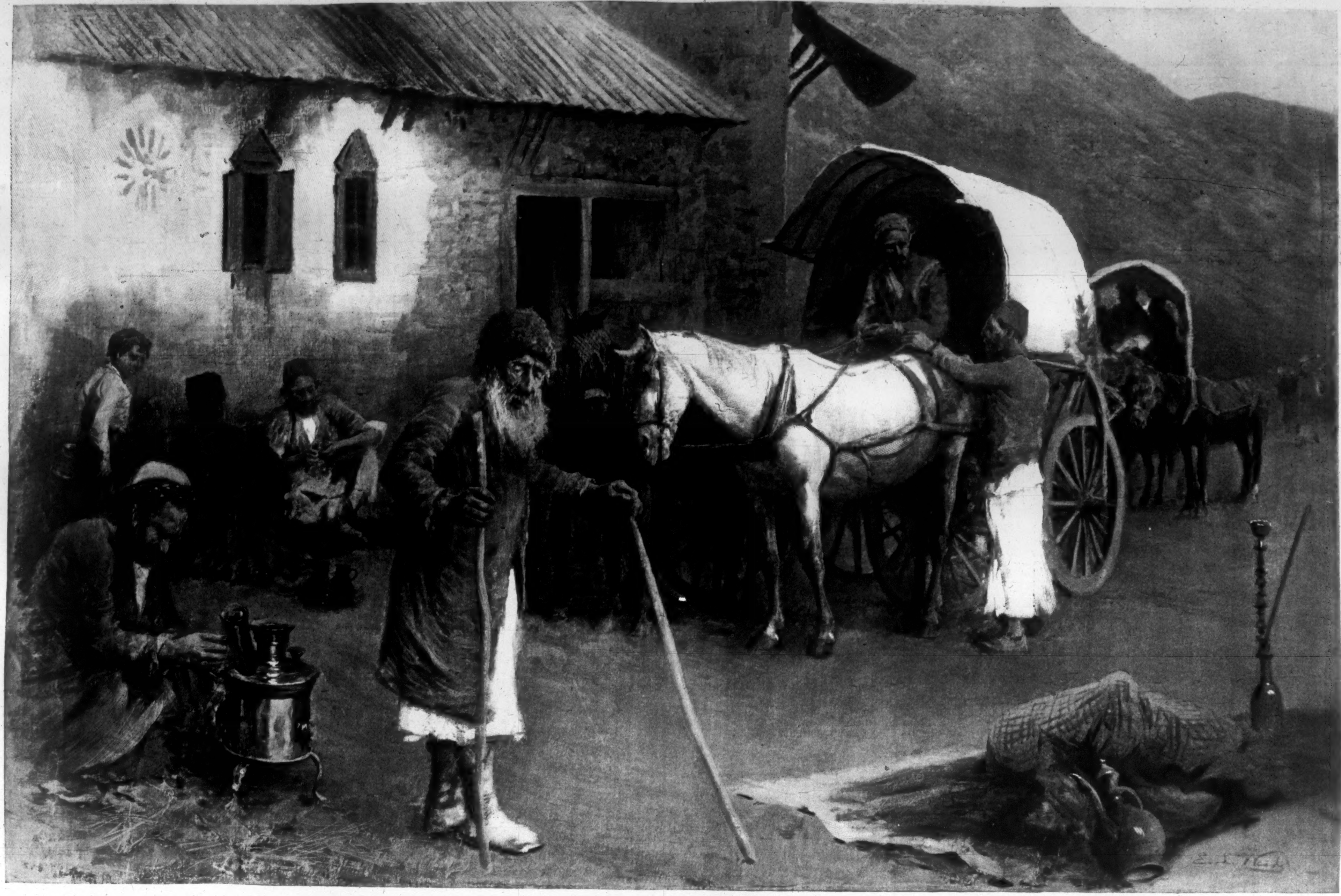
"Sir," I said, "you are an older man, a richer man, a better-learned man than I. But let me tell you, sir, that I am an honester man than you; and maybe I shall win, though, none the worse of that at the long and last. But if what I have said offend you, I am willing to give satisfaction, either on horse or foot, now or again, either to you or any younger man of your name. I bid you good-day, sir, for I count you not good company for leal gentlemen."

And with that I turned my back on him, and rode on my way.

"Go your way," he said, rather regretfully than angrily. "You have thrown away a kindly offer for an old song. You are a mettle lad, but with much wind in your belly."

So I rode on, thinking that I had done with him, which was very far indeed from being the case.

[TO BE CONTINUED.]



THE TROUBLES IN ARMENIA—REFUGEES ARRIVING AT A KHAN, OR ROAD-SIDE INN, AMONG THE MOUNTAINS.—DRAWN BY EDWIN LORD WEEKS.—[SEE "THIS BUSY WORLD," PAGE 90.]

THIS BUSY WORLD

A writer in the *North American Review* (Mr. Oswald) discourses with vehemence on the need of the working contingent of the American people to have more fun, and particularly more fun on Sunday. He feels intensely the necessity of winning for all of us, and especially for those of us who work hard, and for our children, the privilege of getting the most good we can out of Sunday, but he seems to have small hope that we will get it.

Cheer up, brother, it is coming! We have rest and spiritual edifications on Sunday as it is, and we are getting more recreation out of it all the time. Sunday is a freer day for us than it was for our fathers; and it needs to be, for our cities are bigger than theirs, and we have more need to get out of them. It is probable that we will live to enjoy still greater Sunday privileges, and that our children will be able to put the good Lord's day to any use that seems to enlightened intelligence to be compatible with the good Lord's will. After all, Sabbatarianism is not the mother of *all* evils. There are specks even on the French. If all Sunday laws were abolished and all Sunday prejudices dissolved, people who misuse their leisure six days a week would probably misuse it on the seventh, just as they do now, but folks who have good judgment about what to do and when to do it would gain by the enlarged opportunities for the exercise of their discretion.

The fact that there seem to be some Americans who don't like the English has set a good many other Americans to wondering why. The suggestion has been made, not infrequently, within a month, that one reason may be that American children learn too much in their school-books about the fighting in the Revolution and in 1812, and get a much more vivid impression of the British as obstreperous and oppressive "redcoats" than as useful neighbors. Some critics would overhaul the school-books, and perhaps eliminate the Hessians and other disagreeable features from Revolutionary history, and perhaps dwell more briefly than is customary on old Hickory's exploits at New Orleans. But of course that won't do. History is history, and mustn't be revised or doctored except to make it truer. The real remedy for lopsided teaching is more knowledge, not less. Teach the young Americans as much valid history as they can hold, no matter whose toes get trod upon, but teach them contemporary history as well as ancient, and try to get into them some ideas of perspective and proportion. Teach them ever so wisely, but teach them thoroughly. No good will ever come of bringing infants up to believe that Columbus discovered America on the Fourth of July.

That Young America should know its own political origin, and should be taught to be out and out American, is more important than its attitude toward any foreign people. Besides, stories of honest fighting don't stir bad blood. Quarrels well fought out have often been a basis of strong friendship. All past rows between English and Americans have been fully settled, and the fullest knowledge of the grounds and progress of them is perfectly compatible with mutual kindness and courtesy between the Americans and English of the present day.

Chicago is still paying for its great fair. The recent death of Mr. Charles B. Atwood, the designer of the Art Palace in Jackson Park, is attributed to his excessive labors in preparation for the fair. He went from New York to Chicago in 1890, at the instance of Mr. D. H. Burnham, to become a partner in the firm of Burnham & Root. The offices of that firm were the centre of the intellectual activities out of which the White City came into being. Not long after Mr. Atwood joined the firm it lost its junior partner, Mr. John W. Root, whose death was thought at the time to be a consequence of overwork on the fair designs. The rapidity with which all the work connected with the fair had to be done will be remembered. There was nothing about the work itself that was necessarily unwholesome. No doubt it was the pace that killed.

Mr. Atwood died on the 20th of December The next day came the President's Venezuela message, which for twice the traditional nine days so engrossed the attention of everybody that the public mind had little thought for anything else. But the loss of an architect of the quality of Atwood is a serious matter, and worth attention even a month after it occurred. After he went to Chicago he was made designer-in-chief of the exposition, and, besides the Art Palace, designed the Peristyle and the Terminal Station. He was fortunate beyond all his brethren in that the Art Building was made of durable materials, and will stand as his monument for years to come. He was born in 1849, studied with Ware and Van Brunt in Boston, and at the Harvard Scientific School, practised his profession independently in Boston for three years, and came to New York in 1875. His best-known works in New York are the houses of William H. Vanderbilt, Elliott F. Shepard, W. D. Sloan, and David Dows. He took the first prize of $4000 against one hundred and twenty-five contestants in the Boston Public Library competition, and the first prize of $5000 in the competition for a new City Hall in New York. In the latter case his design was recommended as the only one suitable to be accepted. He designed the interior decorations of many great houses, and, among others, of the stone palace built by Mrs. Mark Hopkins at Great Barrington, where he lived for two years while his work was in progress.

There is no danger that Mr. Atwood or his labors will be forgotten, though, dying in a stormy time, his death has had scant notice and his achievements an insufficient appraisal.

The orders received by Commander Ballington Booth and his wife, of the Salvation Army, to turn over their command in this country to a successor and to return to England, will interest very many Americans who know the Salvation soldiers only by sight. Both of the Booths have been popular here, and Mrs. Booth in particular is a woman of great personal charm, who has made many warm friends in this country, and interested in her work many persons to whose tastes the Salvationist methods would ordinarily be entirely foreign. All sorts of rumors about the reasons for the recall have been suggested in the newspapers, the favorite one being that General Booth believes that his force in this country is getting too much Americanized, and wants to keep it English. How far that is true is matter of pure conjecture. The principal fact that appears is that the American Booths are surprised at their orders and sorry to go, and that many Americans will be sorry to lose them.

An impending event of contemporary interest is the round-up of poets and authors on March 10th at Milwaukee, under the auspices of the Milwaukee Ethical Society. Milwaukee has long been almost as famous for its poets as for its beer. Ella Wheeler, formerly the Poetess of Passion, now Mrs. Wilcox, came from there, and others almost equally famous developed and remained there, and are the basis through their deliverances of what has become widely known as the Milwaukee School of Poetry. If a convention of poets is a good thing, there is no better or worthier place to hold it than Milwaukee. It seems, however, to be fairly questionable whether there is true profit in getting poets together. As long as they are apart they can use their own volition about reading or hearing one another's verse, but brought face to face and grouped in bunches they cannot very well dodge. What makes the prospect more doubtful is that the poems which are most likely to be read are unpublished ones, unsold, and possibly unsaleable, which threaten to perish with their beauties unrevealed. All too many of them are likely to be long poems, for of course the marketableness of every poem is in inverse proportion to its length. The sort of convention which would seem most likely to give poets comfort and satisfaction should be one where only a limited number of poets would be let in, and where the bulk of the attendance should be made up of hardy listeners.

But perhaps the Milwaukee Ethical Society will be able to limit the discharge of verse and turn the energies of the convention toward discussion. If that can be done, all may go well. There is much to discuss—the new laureate, Verlaine, the place of Eugene Field in American literature, Michigan and Indiana as rival producers of verse, the decay of poetry in New England, and a score of other timely topics. One could wish that Eugene Field could have lived to attend this Milwaukee convention and to report its doings—a work that no one was so well qualified as he to undertake.

Nine hundred and ninety-something American readers will be content to get their knowledge of Paul Verlaine by hearsay. The percentage of Americans who have the particular development of erudition which enables them to take pleasure in French poetry is not very large, and among these comparatively few only a small minority have achieved acquaintance at first hand with Verlaine. Perhaps it is as well that it should be so. The man's egregious talent is acknowledged, but his vices were even more egregious than his talent. He wrote down to his manner of life and lived up to his poetry Yet there were two men of him, as of all men, and in his case the distinction between them was very vivid. Unquestionably one of them was a rare genius; when he was down with the other one in the gutter he was a genius of diabolism, but still a genius, and still vocal; when he was quit for a time of the influence of his mate—in a hospital or a prison—the stains faded out of his verses and left them spiritual and clear. In so far as Verlaine's poems had any legitimate value they were useful, as Walt Whitman's are, as forces that checked the tendencies of poetry toward conventionality They helped, maybe, to teach cleaner poets how to convey better thoughts.

Verlaine looked the part he played. A plaster bust of him in a student's lodging in Paris is described as looking for all the world like an amateur's portrait of a drunken Demosthenes.

The National Armenian Relief Committee, with headquarters at 45 William Street, New York, wants to raise a million dollars in the United States for the relief of the Armenians. Judge David J. Brewer is its president, Brown Brothers & Co. its treasurer, and Spencer Trask is chairman of its executive committee. It estimates that 50,000 Armenians have been put to death, and that 350,000 are entirely destitute, and in danger of perishing unless relief is promptly furnished. The Relief Committee's supplies are to be distributed by the National American Red Cross. The immediate need of the committee is for money. Its appeal says that the only other supplies that can be wisely used are grain and coarse woollen and cotton-goods in the piece, but that such contributions should not be forwarded without precommunication with the committee. The refugees can make their own clothes if the material is furnished them, and they can live on a pound and a half of bread a day, at a cost of two cents a day for each person. Funds should be sent to Brown Brothers & Co., New York, Boston, and Philadelphia.

E. S. Martin.

CHICAGO.

The sad news of the death of Stepniak, that recently came to us from London, recalls his visit to Chicago about five years ago as the guest of the Twentieth Century Club. He then addressed a large and representative gathering of the members of the club upon the subject of the revolutionary movement in Russia, and deeply interested them in the account of his own experiences as a propagandist, and of his forced flight from his native country. He was for revolution by peaceful methods, and had little sympathy for the terrorist wing of the nihilist party. He was a small man, not particularly striking in appearance, and his strongly accented English, although excellent as to form, was difficult to understand. But the earnestness of his manner, and his evident conviction of the righteousness of the movement with which he was concerned, won for him an attentive hearing, and many among his audience expressed the wish that the club might make another engagement with him. His real name was never made known to the English public, the frequently repeated statement that it was Dragomanoff being a newspaper invention. Mr. Kennan once told me that the real name was known only (I think he said) to himself and one other English-speaking person. I noticed the other day that the London *Athenæum* stated it to have been Kravchinsky, and the truth may possibly have transpired since his untimely taking off.

Socialism got an entering wedge into the Illinois statutes at the last session of the Legislature in the shape of a graduated tax upon inheritances. The law was supposed to go into effect last summer, but no provision seems to have been made for its adequate enforcement, and it has thus far been a dead letter. Moreover, the Treasurer, Attorney, and Probate Judge of Cook County have been unable to arrive at a clear understanding of the meaning of the law, all agreeing in pronouncing it badly constructed and unsusceptible of a definite interpretation. The trouble seems to be more exactly that suitable officers are not provided for the execution of the law; that the tax must be paid within six months after death, whereas many estates are not settled for two or three years; and that the Probate Court is not specifically given jurisdiction in cases arising under the law. It offers, in short, just such a muddle as our rural legislators have of late years too frequently provided for us, and we must wait patiently, as in other similar cases, until it is made workable by supplementary legislation, or, as is more likely to be the case, until it is declared unconstitutional by the Supreme Court. In the mean while a good many estates are temporarily tied up in the hands of their executors, and cannot clear themselves by paying the tax because no one is willing to receive it. Socialistic legislation is very apt to strike snags of this sort, which is some encouragement to the individualist in these dark days of concerted raids upon the rights of private property.

The Chicago newspapers have been commenting, with some degree of acerbity, upon Mr. Richard Mansfield's proposed retirement from the stage. One of them does not credit the report at all, and says that "very likely it will turn out to have originated in the fact that of late years Mr. Mansfield has lectured his audiences almost as much as he has played to them, and has appeared to derive more satisfaction from the relief of his spleen than from the applause that has been so generally bestowed upon him." This genial critic further remarks, "There is much of the mountebank in Mansfield, and though he is a great actor, he would have been a greater quack." But Mr. Mansfield undoubtedly has made a public statement of his intention to abandon the stage. I chanced to be present the evening when he made it in a Washington theatre, at the close of the fourth act of *A Parisian Romance*. After acknowledging several recalls, he at last yielded to the vociferous demand of the galleries for a "speech," and delivered a very happy impromptu, thanking the audience for their kind reception, and adding that he expected to read in the newspapers the next morning that he had insulted every one of them and the American people in general. He then went on to say that after the close of the present season he had concluded to stop presenting plays, and would deliver lectures instead. There was a subtle irony about the performance that was very delightful, but was not exactly calculated to soften the standing feud between the newspaper critics and himself If he meant what he said—and he seemed to—the loss to the American stage will be a serious one, for no one has done more of late years than Mr. Mansfield to uphold the dignity of the actor's art in this country.

W. M. P.

BOSTON.

Harvard has 3600 students enrolled this year, of whom 2897 are in the departments at Cambridge; 250 of these latter are day scholars coming from places as remote as Danvers and Abington Memorial Hall is over-crowded, 1750 dining there, while there are seats for but 750.

There has been no increase in facilities for social meeting at all proportionate to the growth in university population. Only twenty-five per cent. of the student population are "society men." So it is proposed to organize a great University Club. The committee in charge of the project say that outside of the societies "there is no recognized meeting-place for social intercourse beyond the public billiard saloons and a sandwich counter where some students congregate."

The last seems a dreary spot to cultivate that good-fellowship which, as the committee states, is "one of the dearest memories of college life." For the heart does not expand nor the tongue loosen over a lunch counter.

In less than four days over a thousand students have already signed books to show that they need and will join a club which would give them reading, writing, and billiard rooms, a library, and a restaurant.

The committee will now send out circulars to graduates, asking how many will pay a non-resident fee of $5 a year, and will later solicit subscriptions from the alumni.

As the committee states that nineteen-twentieths of the graduates of Harvard who revisit Harvard find no other place of refuge than a car station and a tobacco shop, it seems likely that the University Club will be a success.

The Tavern Club in Boston is soon to have an exhibition of portraits. Each member is expected to have his lineaments drawn by a brother member, and each, too, is required to be an artist. Thus each man is compelled to suppress his vanity and to exercise his talents. The club members who are painters by trade are expected to caricature their subjects, and their long practice in their avocation will doubtless make their efforts in this direction successful.

The late flurry in stocks, which may now be called the "war of 1895," has reminded people of the fact that in the Quebec citadel there are some Yankee cannon kept as proud trophies of the British victory at Bunker Hill, and of the old remark that our northern cousins are welcome to the cannon so long as we have the title to the hill.

A long poster representing an orderly sergeant of the First Corps of Cadets is in all the shop windows, announcing that the annual theatricals of the corps are "all present or accounted for." This ancient military organization, which began as Governor Shirley's body-guard, one hundred and fifty years ago, is building a fine new armory, and paying for it largely through the proceeds of its annual theatricals. "Walking delegates" are wont, when at a loss for other subjects for interpretation, to denounce the "feudal bastilles" which are being erected for the militia as so many menaces to the liberty of the people. The Cadet's armory has a tall crenellated tower of granite, and this frowning feature has made it the particular target of these "friends of labor"—the professional working-men "who never worked a day in their lives," as Patrick A. Collins once said.

W.

SAN FRANCISCO.

The Fountain Grove community in Sonoma County has been again brought before the public by the suicide of one of its inmates, Mary Harris, a young girl of sixteen. This is the community founded near Santa Rosa by the famous Thomas Lake Harris, whose connection with the fortunes of Laurence Oliphant and his family is a singular and terrible story of blind faith and unscrupulous deception. Harris broke up his Brockville settlement and came to California in 1875. He bought a tract of rich land in the heart of the Sonoma Valley, and with the aid of the score of proselytes then under his influence developed it, till, in ten years' time, it was valued at $300,000. The Oliphants were for some time members of the Sonoma community, unmurmuringly obeying the mandates of the primate, even to the continued separation of the husband and wife. The story of their final awakening, the strange circumstances of Lady Oliphant's death, and the struggles of her daughter-in-law, who, alone in a strange country, friendless and poor, fled from the community, and supported herself by teaching in the town of Vallejo, is told by Mrs. M. O. W. Oliphant in her memoir of Laurence Oliphant. Fountain Grove, though a fine vineyard, is not as flourishing as it has been, and the membership has fallen off. A few years ago an effort was made to induce the Governor to suppress it. Harris himself, who was then the head of it, left for New York, and has never returned—a Japanese, said by some to be a prince, taking his place. The suicide of Mary Harris, the primate's granddaughter, has once again roused popular feeling against it, especially as the matter was kept very quiet, and the supposed reasons for the girl taking her life, as given by members of the community, are regarded as singularly inadequate and foolish.

"From lands of sun to lands of snows" is a transit easily made in California. Last month they had a rose festival at Pasadena, with a parade of carriages covered with roses, to show what a slight effect winter has upon the flora of southern California. On the 1st of January, Truckee, a town high on the western slope of the Sierra, announced a grand winter carnival, to continue for some weeks. There was an ice palace, formed of wire nettings stretched on wooden scaffoldings that nightly were deluged with floods of water, a skating-rink, and a toboggan slide. On the opening day the thermometer registered six degrees below zero. Truckee is not far from the old emigrant trail taken by the caravans of early days. One of the interesting features of the carnival is the long sleigh drive to Donner Lake—a spot haunted by the tragic memories of the party of emigrants who, some forty years ago, were caught there by early snows, and perished horribly of cold and hunger. G. B.

THE NEW CATHEDRAL AT WASHINGTON.

The newly created Episcopal diocese of the District of Columbia, of which the Rev. Dr. Henry Y. Satterlee, rector of Calvary Church in New York, has been elected bishop, is preparing to build a handsome cathedral, to be known as the Cathedral of St. Peter and St. Paul. The front elevation, taken from the accepted plans of Ernest Flagg, the architect, is shown on the front page of this issue of the Weekly.

Twenty acres of land in Woodley, one of the near-by suburbs of Washington, has been acquired as a site. This is upon high ground, and commands an extensive view of the city and its surroundings. It faces the Woodley Road, and plans have already been prepared greatly to improve this thoroughfare, and to change its name to Cathedral Avenue.

Besides the cathedral proper, which is to cost nearly three million dollars, there have been planned a residence for the bishop, the deanery, chapter-house, and residences for the canons; a theological seminary, and schools for boys and girls; two chapels, and a diocesan convention hall, with lodgings for the delegates.

The new cathedral will be an imposing structure. Its central dome will rise 280 feet into the air, while at each of its four corners there will be a tower 196 feet in height. Each of these towers will be ornamented with statuary, and surmounted by a lantern and finial cross. The main dome will rest on a drum divided into twelve bays by coupled columns standing upon a massive basement. Each of these columns will bear a statue of heroic size, the series representing the twelve apostles and the twelve children of Jacob. The outer shell of the dome will be ribbed, the spaces between the ribs being pierced so as to give the effect of open-work. The lantern at its top will be surmounted by a ball and cross, and enriched with columns and finials.

The end of the nave will terminate in a great semicircular niche 80 feet in width, over which will be a pediment containing a group of statuary representing Christ in Mercy. The main entrance will be within this niche, where a series of doorways will be ranged in a semicircle under a dome lined with mosaics, and supported by Corinthian columns 40 feet in height. At either side of this main entrance, in smaller niches, will stand statues of St. Peter and St. Paul. Once inside the great church, the effect will be even grander than from without. There will be accommodations for over 3500 people within the range of the preacher's voice, while every one within the cruciform interior will have an unobstructed view, for it will be entirely free from supporting columns. The inside length of the structure through the nave and choir will be 224 feet, while its width through the transepts will be 176 feet. Each of the four arms of the cross will be 88 feet in breadth. The central dome will arch 208 feet above the aisles of the church.

The cathedral will be lighted by three great semicircular windows of stained glass at the ends of the transepts and nave. In the upper part of the rotunda there will be twelve smaller windows in the drum of the dome, while light will also be admitted through a circular aperture in the inner dome directly below the lantern. Upon the altar in the centre of the apse a bright light will be thrown from a semicircular skylight pierced in the vault directly over it, but which cannot be seen from the nave and rotunda.

It is proposed to build the cathedral of white marble, and the surrounding buildings of yellow brick trimmed with marble. The interior of the church will be decorated in fresco, except the vault, which will be lined with mosaics. The design is of the modern French Renaissance school, and its architect was educated at the famous École des Beaux-Arts in Paris.

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A LONG-BILLED AND LONG-LEGGED FRATERNITY.

BY STODDARD GOODHUE.

We have here to do with a numerous and varied company of game-birds, including no fewer than ninety species in this country alone that in some measure attract the sportsman. Technically they are wading birds, and most of them do wade, or even swim at times, seeking their food along the shores. A few, however, are birds of the open prairie, seldom approaching the water; and one—the most famous of the entire group—is a frequenter of the woods. In appearance the members of this group present the greatest diversity, the smallest of them being no larger than canaries—with elongated bill and legs—and the largest standing five feet in height.

The numerical strength of the group lies with those species that frequent the shores. Here are representatives of several different families—phalaropes, stilts, oyster-catchers, plover, and snipe proper, including sand-pipers, tatlers, godwits, and curlew—but they are birds of such similar habits that the sportsman classifies them under the single heading "bay birds." The term is scarcely comprehensive, as most of the birds included are abundant along the shores of inland lakes and rivers, but it is a convenient term, if not over-accurate, and there is no better one to take its place.

Most of the bay birds are great wanderers. Of some, as the little sanderling, it may be said that the entire world is their home. With few exceptions, they are distinctly gregarious, feeding and flying in close flocks, and exhibiting when on the wing that peculiar communal interest that enables them to perform striking evolutions together with military precision. Often several species, representing perhaps as many families, associate in these close flocks.

Though uniformly regarded as legitimate objects of pursuit by the sportsman, it can hardly be contended that any one of the bay birds takes very high rank as a game-bird. In an earlier day they were for the most part unsuspicious, and might be approached by the gunner at will within easy range. Moreover, they were prone to hover about over their wounded companions after the first discharge, allowing the gunner, had he the heart to do it, to decimate the flock. But even these confiding creatures learn in time to fear man, and now many of them are shy and watchful. Feeding as they usually do on beaches or in open mud flats or marshes, they are utterly unapproachable. Their gregarious instinct makes them fly well to decoys, however, and they are usually shot in this way over blinds.

While this method of shooting is in itself perfectly legitimate, yet, as applied to the bay birds, it partakes unpleasantly of the nature of slaughter. The birds are for the most part very small, and they fly in such close flocks as to afford a target *en masse* that the veriest tyro could not miss. Many individuals are killed, and perhaps more wounded, at a single discharge. Wilson tells of bringing down eighty-seven dowitchers at one shot. To call such shooting sport is to allow a very elastic application of meanings. Of course some of the larger species fly in looser flocks, permitting the singling out of individuals, and these afford unexceptionable sport. But to my mind the smaller bay birds are fit prey for the conscienceless market-hunter rather than worthy objects of pursuit for the sportsman. The smaller sand-pipers, phalaropes, and plover might well be included in the lists of harmless small birds protected at all seasons by the law.

In the interior of the country, indeed, these birds are but little disturbed by the sportsman. I have seen them wading by hundreds about the ponds of northwestern Iowa, and had no thought of shooting them. But that was where game was so abundant that teal and other small ducks were similarly ignored. Of course where more worthy game is scarce the bay birds will come in for their share of attention.

The wading game-birds that frequent the open country —and so for the most part do not wade, except in the prairie grasses—are usually known to the sportsman as "prairie-plover," though the one of them that is most generally known, and perhaps most important as a game-bird, is not really a plover at all, but a member of the snipe family, properly called the Bartramian tatler or sand-piper. This bird, though having the long legs and bill that make its affinities unmistakable, is as uncompromising a frequenter of the open country as the horned-lark or the prairie-hen. In the spring and early summer its shrill breeding-note—a song in import, and almost a song in point of execution—is the strangest, weirdest sound to be heard on the prairies. In the early fall the bird springs before the grouse-hunter, or passes his course in random flight, and is seldom allowed to go unsaluted.

The other species of so-called prairie-plover are better entitled to the name. They are true plover, as their relatively short necks and stubby bills testify, though one of them, the black-bellied plover, presents what for this family is the very great anomaly of a hind toe. The other, called the golden-plover, conforms to family customs in regard to toes, wearing only three, but is otherwise very similar in appearance to the black-belly. They are like the tatler in size, and in the fall are not unlike it in color and general appearance at a little distance. But their shorter necks and bills and larger heads make them unmistakable when near at hand, and in the spring the males don vests of black that are utterly unlike anything ever aspired to by the tatler.

These plovers are much hardier birds than the tatler. They breed in the far north, and pass through middle latitudes southward-bound late in the fall. They fly in loose flocks, and with extreme swiftness, and are worthy the aim of any sportsman. They are generally too shy to be approached within range by the sportsman on foot, and so are usually shot from wagons or from blinds placed in fence corners or in clumps of weeds on the open prairie. As a rule, however, they are not sufficiently abundant to be made the sole object of pursuit, but are regarded as lending pleasant incidental variety to the sport of prairie wild-fowl shooting. The same is true of several other large shore birds that sometimes frequent the prairies, notably the godwits and the curlews. These species, however, though sometimes found on the upland, are partial to lower portions of the prairie in the neighborhood of ponds and sloughs. They will often fly within range of your hiding-place as you lie in wait for ducks, and it is well worth while to have a try at them. The long-billed curlew in particular, the largest member of our snipe family, is esteemed quite a prize by most sportsmen.

But a far greater prize than godwit or curlew or tatler may wing its way past your blind if you are well hidden out on the upland. I mean the crane, the largest, shyest, and most unapproachable of the long-legged fraternity, and the chief in importance among those wading game-birds that for the most part do not wade.

For most Eastern sportsmen the word crane doubtless represents a lean, cadaverous creature, all legs, neck, and wings, that wades about the creeks and shallows, feeds exclusively on fish, and is as inedible and as ungamelike as a hawk. But this bird, though almost universally called crane, is not a crane at all. Properly speaking, it is the heron, a true wading bird, but in no sense a game-bird. The crane proper is a bird of another feather, though to superficial observation he is not unlike the heron. In the sportsman's mind he might far better be likened to a large turkey, with extravagant legs and neck and long flowing wing plumes. He is on the prairies what the turkey is in the woods, the shyest and most difficult to bag of feathered creatures. And on the table—parboiled and roasted—crane, if not in every sense a substitute for turkey, is, at any rate, by no means to be despised.

We have three species of cranes, of which the two better known are the sandhill-crane and the giant whooping-crane. The former is of a slaty color; the latter, when mature, pure white, with black wing quills. In everything except color and voice the two birds are very similar. They associate indiscriminately, the sandhills usually preponderating in numbers several to one, and the flocks in which they move often number hundreds of individuals, and sometimes even thousands. Many a time I have seen them settle down on a corn-field in such swarms that it seemed to me there must be a bird for every hill of corn. They resort regularly to the neighborhood of ponds to roost, but during the day their home is the upland, where they feed on grain and other vegetable matter and on insects. Their size and stately bearing make them by far the most picturesque and striking of the prairie's feathered residents, and their voices—the sandhill's a guttural, rattling croak, that of the other a shrill whoop—are as striking and characteristic as the birds themselves.

Reared from the shell or taken while young, cranes make tame and interesting pets, and in their native state, when little acquainted with man, they are disposed to be unsuspicious. But experience soon teaches them to know their enemy, and where they have been hunted you may

(*Continued on page 94.*)

ADVERTISEMENTS.

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FIFTY-FIRST ANNUAL STATEMENT

OF THE

New York Life Insurance Co.

JOHN A. McCALL, President.

346 & 348 BROADWAY, NEW YORK CITY.

DECEMBER 31, 1895.

ASSETS.

Bonds ($102,802,293.27) and Stocks ($4,397,531.25) owned	$107,199,824.52
Bonds and Mortgages, first liens	32,712,480.03
Real Estate	16,008,650.00
Net Premiums in course of collection	4,854,587.95
Cash in Bank and Trust Companies at interest	6,144,943.88
Loans on Policies and Premium Notes (Reserve charged thereon in Liabilities, $9,300,000)	4,780,867.66
Interest and Rents accrued	1,302,836.50
Loans on Collaterals (Market value of Securities, $2,191,748.00)	1,787,800.00
Total Assets	**$174,791,990.54**

LIABILITIES.

Policy Reserve, per Certificate of New York Insurance Department	$147,740,656.00
Additional Policy Reserve voluntarily set aside by the Company	1,200,000.00
Claims in process of adjustment, Annuities and Endowments not presented	1,356,412.95
Premiums Paid in Advance	137,881.61
Unpaid Dividends not claimed	130,336.74
Policy Trust Funds payable in instalments	188,025.35
Total Liabilities	**$150,753,312.65**
Total Surplus to Policy-holders (per Certificate New York State Insurance Department)	**24,038,677.89**
Total	**$174,791,990.54**

INCOME—1895.

New Premiums (including Annuities, $1,069,934.51)	$6,201,658.49
Renewal Premiums	24,117,092.96
Interest, Rents, etc. (including Trust Fund, $31,000.00)	7,573,514.11
Total Income	**$37,892,265.56**

DISBURSEMENTS—1895.

Death-Claims	$8,677,033.24
Endowments	2,072,445.07
Dividends and other payments to policy-holders	6,044,053.63
All other payments—Commissions, Taxes, Salaries, Medical Fees, and Advertising	7,869,523.94
Total Disbursements	**$24,663,055.88**
Excess of Income	13,229,209.68
Total	**$37,892,265.56**

INSURANCE ACCOUNT.

	Number.	Amount.
Paid-for Policies in Force, December 31, 1894	**262,246**	**$771,837,770**
New Paid-for Policies, 1895	**53,943**	**127,492,555**
Old Policies Revived, Increased, etc	**691**	**8,507,762**
Total	**316,880**	**$907,838,087**
Total Terminated in 1895	**39,187**	**108,810,758**
Paid-for Policies in Force, December 31, 1895	**277,693**	**$799,027,329**
Gain in 1895	**15,447**	**$27,189,559**
Policies Declined in 1895	**8,254**	**21,643,883**

CERTIFICATE OF SUPERINTENDENT.

STATE OF NEW YORK,

INSURANCE DEPARTMENT.

Albany, January 11th, 1896.

I, JAMES F. PIERCE, Superintendent of Insurance of the State of New York, do hereby certify that the NEW YORK LIFE INSURANCE COMPANY, of the City of New York, in the State of New York, is duly authorized to transact the business of Life Insurance in this State.

I FURTHER CERTIFY that, in accordance with the provisions of Section Eighty-four of the Insurance Law of the State of New York, I have caused the policy obligations of the said Company, outstanding on the 31st day of December, 1895, to be valued as per the Combined Experience Table of Mortality, at FOUR PER CENT. interest, and I find the net value thereof, on the said 31st day of December, 1895, to be

$147,740,656.00.

I FURTHER CERTIFY that, from its Annual Statement for December 31st, 1895, filed in this Department, the NET SURPLUS to policy-holders is shown to be

$24,038,677.89,

on the basis of ADMITTED ASSETS,

$174,791,990.54,

after deducting therefrom the NET RESERVE ($147,740,656.00) as calculated by this Department, and all other Liabilities.

IN WITNESS WHEREOF, I have hereunto subscribed my name, and caused my official seal to be affixed at the City of Albany, the day and year first above written.

[L. S.]

JAMES F. PIERCE, Superintendent of Insurance.

(Continued from page 92.)

wander for days over the uplands, with cranes dotting every horizon, without securing a single shot. Keener-eyed birds there are none, and their great height gives them a range of vision that makes stalking them in the ordinary way almost a hopeless task. I have often secured them, however, by lying in wait just at dusk beside the ponds they were known to frequent. But a far more exhilarating method of pursuit is to stalk the crane behind a horse on the upland, and try for him at long range with the rifle. At all times the rifle rather than the shotgun should be your reliance, not only for cranes, but for all other large water-fowl on the upland.

Closely related to the cranes, though so different in size and appearance, are the rails, which rank almost everywhere as familiar if not very high-class game-birds. In the wild-rice swamps along the coast the soras are still shot by hundreds from flat-boats. In the interior the same bird, and its allies the yellow and black and Virginia rails, and less commonly the larger king and clapper rails, frequent the sloughs and marshes, and may be hunted with dogs. They lie very close, and must often be fairly kicked from the tussock of grass in which they hide. But their flight is feeble, and only the sportsman hard pressed for game can pursue them with any great degree of enthusiasm. Quite as often as not in the Northwest I have seen the accidentally flushed rail allowed to flutter off, unfollowed by anything more harmful than a malediction at having deceived one into thinking for a moment that actual "game" was at hand.

The coot, that swimming confrère of the rails, is accounted by the classifiers a wader rather than a swimmer, and must be mentioned here in the interest of completeness. He is often shot—or missed, for he flies swiftly—over blinds, and points where ducks are moving, and he not infrequently finds his way into the markets, but it requires a strong draught on the imagination to place him in the category of legitimate game-birds.

Scanning thus hastily the ranks of the long-legged fraternity—bay birds and prairie-plover and cranes and rails—had we named each species of the various coteries our list would include fourscore and odd species that with greater or less propriety may be accounted game-birds; yet despite its numbers, the fraternity could not be entitled to very high rank in this regard were it not for the two species that remain to be considered—the Wilson snipe and the woodcock. These two, and these two alone of all the great coterie of waders in this country, can be called game-birds *par excellence*. They are known and prized by the true sportsman everywhere, taking their place on even terms with bob-white and the ruffed grouse in the front rank of game-birds.

The Wilson snipe, though regarded by the ornithologist as the type in this country of the great snipe family, which includes many of the bay birds, is, as far as habits are concerned, a leader almost without a following. While the major part of the species of the family are eminently gregarious, associating in large close flocks, and frequenting open mud flats and sandy shores, this typical member of the family is a recluse, skulking in open bogs and marshes, associating but little with his fellows, and seldom exposing himself to view unless forced to take wing.

It is these very traits, however, that endear the Wilson's snipe to the sportsman and make him the despair of the pot-hunter. The man who values his game according to its bulk had best not waste his time on this bird. Let him rather go to the shores, where the dowitcher, own cousin to the Wilson's snipe, and closely like him in size and appearance, can be swept down by the peck (which is the way the game should be estimated in flock-shooting).

But the man who really appreciates the meaning of the word sport would rather bag a dozen Wilson's snipe than a whole bushel of dowitchers. He will gladly turn his back on the shore and its bay birds, and seek out some boggy marsh or slough where he knows the prince of snipe is skulking. With dog coursing back and forth, he will beat across the marsh, and when now and again a brown sky-rocket leaves the cover of the grass and goes zigzagging off into space, his nerves will thrill as no bay gunner's nerves ever thrilled. If he intercepts that erratic hurtling bunch of feathers, and causes it to drop back to earth again, a tangled heap of legs, bill, and wings, he will have just cause for pride, since by common consent the Wilson's snipe is accounted the most difficult of all birds to shoot on the wing. Its flight is so swift and so erratic that many a sportsman who thinks the straight-flying quail a relatively easy target finds snipe-shooting an insoluble problem. The bird has a way of darting suddenly in a new direction just as you pull trigger that is utterly disconcerting.

Once well under way, however, the snipe flies less irregularly, and in recognition of this fact it has uniformly been recommended that the sportsman delay shooting until the bird has settled to this steadier flight, it being further advised to hunt down wind, as the snipe, rising of a preference against the wind, will thus be kept longer within range. Personally I prefer to hunt up wind, unless the game is unusually shy, that the dog may have a fair chance, and the only advice I would give about shooting would be to use an ounce of No. 10 shot in the right barrel, a similar amount of No. 9 in the left, in front of a good charge of powder; to shoot when you think your aim is right, and not before, whether it be early or late, and to expect frequent misses. Unless you are a phenomenal shot, you will never learn to knock over snipe three out of four, as you do quail; learn therefore in the beginning to accept your failures philosophically. Mark down your bird, and try again.

The Wilson's snipe, though much less of a wanderer than some of his kith, is a bird of wide distribution. Indeed, his range is more extensive than that of any other of our first-water game-birds. His scattered ranks sweep over the entire extent of our continent, from ocean to ocean. Southward in winter he penetrates to our sister continent. Northward in summer he invades the arctics, and occasionally a straggler of the tribe wanders to the other hemisphere, where he finds in the common European snipe a congener so similar to himself that formerly the two were thought identical in species. This original error of the ornithologists has been reflected and crystallized in the mind of the sportsman, so that the Wilson's snipe is known almost everywhere colloquially as the "English" snipe. But in thus being made to pass under false colors our snipe is no more unfortunate than our "pheasant," "quail," and numerous other birds. What the snipe is to the open marshes the woodcock is to the woodland swamps. He is as fond of cover as a ruffed grouse, and though like that bird he may wander into a corn-field or meadow on the outskirts of the thicket, he is never to be found far from the bounds of the timber or underbrush. Sometimes he wanders back into the depths of the driest woods, but his favorite haunts are the moist lowlands about woodland streams, preferably among small second-growth timber or heavy underbrush. When, in searching for grouse, you come to such a spot in the woodland, it will be well to change one of your shells for No. 10s, and to keep the sharpest lookout; for should a woodcock flush, he will disappear, if possible, even more quickly than the hurtling partridge. Not that he flies more swiftly, but he has a way of darting upward at an angle, and then as quickly shooting downward behind the bushes, that is most mystifying, and that leaves little time for reflection if he is to be brought to bag.

The geographical range of the woodcock is more restricted than that of any other member of the family. It includes, however, the entire eastern United States, northward into Canada, and westward to the Missouri Valley. In different regions of this territory the woodcock rejoices in such colloquial names as "bat-snipe," "blind-snipe," "mud-snipe," "big-headed snipe," and "marsh-plover." But, however his name may be parodied, he is known in person to almost every gunner of the East, and prized by all who appreciate the qualities that go to make a high-class game-bird.

It may be added that the epicure knows and loves him equally well, though for a very different reason, and is willing to pay a higher price for his flesh, weight for weight, than for that of any other bird. Despite this unenviable popularity, however, the woodcock still flourishes in all suitable localities, even of long-settled regions. Of all our birds, he and the Wilson's snipe alone are able to bid the pot-hunter and the trapper defiance. The ruffed grouse will sometimes take to a tree and mildly wait to be slaughtered, and bob-white is not infrequently caught napping in a fence corner, but seldom indeed are woodcock and snipe visible till they are on the wing, and he who bags them then wins honestly his trophy.

THE WIND AND THE SNOW.

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Upon the mad wings of the moaning wind.

When the snow's piled along the garden way
The crisp wind fashions it in sportive glee
Into quaint domes and airy minarets
That sparkle bright in violet and rose,
And vie with all the wreaths of star-spun lace
That hang upon the ashen lilac bush.

Then, when the drift is carved with madcap art
Into a range of mimic Alpine peaks,
The wind's mood changes—with a sudden burst
It scatters all these sculptures finely wrought,
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Are blown away in clouds of silver dust.

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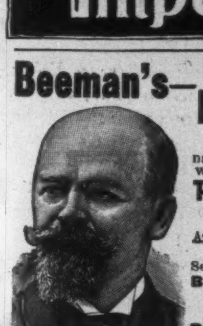

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